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Debt Collectors Exposed: A Phenomenological Study of Job Requirements and Job Satisfaction

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Abstract

The purpose of this study was to allow debt collectors to share their views about their work and to give more insight to collection leaders into lived experiences of debt collectors and the social stigma associated with collection work. This study explores potential reasons for the negative stereotypes, high turnover, performance outcomes, and stress experienced by the participants of this study. Additionally, this study adds new data to the limited amount of existing data on debt collectors by exploring emotional labor within the collections industry and determining collectors' levels of job satisfaction. Guided by Maslow's hierarchy of needs model, this phenomenological study elicited collectors' direct and tacit knowledge on job satisfaction. Interview data were collected from 10 collectors recruited through social media. Interviews were transcribed and themes were identified, highlighted, and compiled with like themes to form individual written reports. Common themes highlighted the role of the debt collector, essential skills, performance factors, breaking stigma, related anxiety and stress, support of coworkers and management, job satisfaction, and recommendations for improvement. This study promotes positive social change through themes that can be used to reduce debt collector stress related to negative consumer behavior by introducing new policies within the collections industry. This knowledge will also support the need for reversal of negative debt collector stereotypes through encouraging natural conversations with debtors versus rigid scripting of collectors. Lack of scripts will promote authentic interactions, assist in collector image reform, and augment collector job satisfaction. Improved job satisfaction will assist in reducing turnover, strengthen collection metrics, improve company profits, and motivate debtors to pay without feeling harassed.

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Chapter 1: Introduction of Study

In the light-hearted romantic comedy *Confessions of a Shopaholic*, the main character cannot resist a good buy (Bruckheimer & Hogan, 2009). Over time, the character's over-the-top spending results in more than $9,000 in debt. More interesting is the movie's depiction of a debt collector who is trying throughout the movie to locate the main character (the debtor) and persuade the debtor to pay. Unfortunately for the debt collector, the debtor uses a myriad of avoidance tactics against the collector.

The portrayal of the collector in this movie is one of an aggressive, straight-laced professional who stops short of nothing to locate and embarrass the debtor. Throughout the movie, the collector is portrayed as unforgiving and straight-laced, refusing to be sidetracked from their priority: to get paid or to ruin the debtor's reputation in the process (Bruckheimer & Hogan, 2009). Fortunately, the debtor's reputation is restored by the end of the movie. All is well and the debtor is forgiven for personal irresponsible behavior; unfortunately, the screenwriters overlooked this consideration involving the debt collector, and the movie ends without salvaging the reputation and perspective of the debt collector. This is an example of how debt collectors are negatively type cast in U.S. society.

Background of the Study

The United States' Fair Debt Collection Practices Act (FDCPA) defines a legal debt collector as someone who "collects or regularly attempts to collect" on consumer debt. This definition of a debt collector includes collection agencies or debt purchasers

collecting for a third party creditor (Panneker, 2012). The actual lending agent is not considered a collector or an agency if it is collecting on its own accounts.

Confessions of a Shopaholic's depiction of debt collection mirrors American society's perception of the extent to which debt collectors exert efforts to collect on a debt (Bruckheimer & Hogan, 2009). The results of this study suggests, that this one-sided perspective is likely to prove harmful to the reputations of collection workers who do honest work. Survey findings of the study indicate that many debtors are on the defensive when a collector calls to negotiate terms of repayment and collectors are regularly faced with rude and offensive behavior from debtors (Carlson, 2010 & Duclos, 2010). Over time, if the debt is unrecoverable, companies will charge off or take legal action to recover their funds. Conversely, when a person makes a personal loan to a friend or family member, their outlook often on debt repayment shifts. When a person makes a good faith loan to those in close relation, there is an expectation that the amount be repaid within the confinements of mutual agreement between the two parties. Failure to comply with the prescribed conditions often leads to absolvement, civil libel, estranged relationships, and, occasionally, street justice. Many members of society support pursuing personal debt more favorably than pursuing debt owed to a business entity.

There are a series of consumer agencies and laws to protect American consumers' rights against debt collectors: The primary agency protecting consumer rights is the Federal Trade Commission; the primary law governing the collection practices of debt collectors is the FDCPA. The United States Congress created this act in the late 1970s as an amendment to the Consumer Credit Protection Act to prevent abusive actions by debt

collectors (Arnold, 2008). The FDCPA specifies that collectors (a) limit calls to between 8 a.m. and 9 p.m. in the consumer's time zone; (b) never mislead a consumer regarding the identity of the caller; (c) never use profanity, threats, or accuse the consumer of a crime; (d) not call the consumer repeatedly with the intent to harass; and (e) never tell the consumer that there are intentions to take action that are unintended (Arnold, 2008; Dickson, 2012 & FDCPA, 2009). The FDCPA was written to hold debt collectors accountable for any behavior remotely maligned with any of the laws' tenets in which a judgment can be levied against the company or individual (Arnold, 2008; FDCPA, 2009). Consumers are provided protection from negatively perceived behavior by the lack of consumer behavior laws.

The FDCPA forbids activity related to debt collection that is considered harassing. There are some defining examples in the law that are provided to help with the interpretation of why or how someone feels harassed, but the law does not encompass the full scope of the subject and, therefore, can be left to conjecture or interpretation (Arnold, 2008). For example, a provision of FDCPA prohibits contact at peculiar times or places that might pose an inconvenience to the consumer; the written law, however, does not spell out those potential scenarios of inconvenience. As a result, judgment is left up to the consumer as to what is convenient or inconvenient (Griffith, 2010).

The federal mandates detailed by the FDCPA are supplemented by state and local legislation which further dictate the collector role and are designed to address loopholes in federal laws. These laws empower consumers and pose roadblocks for many law-abiding creditors. Along with bankruptcy laws and credit counseling services, consumers

have methods to avoid paying debtors. Aside from formal laws, other factors impeding collectors' success relate to internal work conditions; toxic leadership, policy conflicts, and unmet worker needs are other issues that interfere with worker propriety.

Not all collectors behave unlawfully and are maligned with company policies and consumer protection laws; however, not all collector behavior is properly aligned with regulatory requirements. Some bill collectors are reported to have abused their roles using aggressive tactics and behaviors ranging from excessive calling, threats of legal action, and false claims, resulting in filed complaints (Arnold, 2008). Notwithstanding the recorded FDCPA complaints, the findings of this study indicate that many collectors in the field are performing their work with diligence and integrity; however, they must proceed with caution. According to Louden (2013), creditors must also take heed of the FDCPA law to ensure that they are not liable in cases in which third-party debt collectors are hired to collect debt on the creditor's behalf. Louden (2013) warned that creditors must be diligent about the contracts they enact with third parties and must ensure that their policies are thoroughly written to protect their liability when agency collectors do not follow FDCPA protocols. Along with following protocols, there are physical requirements that debtors must meet in their roles.

Physical Nature of the Role

Physically, debt collection work requires an extensive amount of sitting, which involves making or taking hundreds of calls daily to secure payment arrangements. Most of the work of debt collectors is conducted out of call centers, which alone pose their own obstacles and stresses in terms of worker expectations (Rose & Wright, 2005; Taylor &

Bain, 1999; Wang, 2009). Typically, call centers use technologies, e.g., automated

dialers that expeditiously aid collectors in making contact with debtors. Not only are

collectors responsible for meeting productivity performance metrics designed to describe

productivity levels, but the actual software and hardware used by the collectors has its

own automated key performance indicators that ideally work in concert with and

occasionally work against the performance of the collector (Fluss, 2005). Tools that are

not available and up-to-date have a strong potential to hinder the proficiency of workers.

Call center tools, whether phones, computers, office supplies, databases, written policies

and processes, and proprietary applications or software, should be technical, up-to-date,

and automated where possible. Having the proper tools for workers to complete their

work is an important dimension of organizational health.

Literature: Emotional Aspects of their Work

Because of the decline of man-to-machine work, the service industry is evolving

and person-to-person contact is a normative trait in jobs involving emotional labor (EL).

This brand of work involves outward emotional display; emotional contact has become a

public work expectation as much as it is a private reality (Grandey, Goldberg, & Pugh,

2011; Rafaeli & Sutton, 1991). Hochschild (1983) contended that while on company

hours, workers' outward presentation must be in alignment with company expectation

and they must never show any negative emotion. Providing an example of such work,

Hochschild described how flight attendants must remain pleasant throughout their work

interaction with others by smiling and catering to the needs of their customers.

Hochschild affirmed that work in which EL is eminent involves three primary principles,

which include (a) human interaction, (b) emotional intelligence (EQ), and (c) controlled outward display of emotions. Some jobs involving EL are intensified by the amount of actual interaction expended toward others in which reliance on others is a part of the work. Rafaeli and Sutton (1991) described EL as company-dictated, through organizational expectations that involve explicit rules that outline how workers must display their emotions in the workplace.

Knoop (1995) argued that EL results in both deep and surface acting, which are expended in the caregiver and service roles more than in the roles of their respective counterparts performing strictly physical labor. Satisfying the customer is not always the outcome desired by service-related workers; other roles involving emotional interaction focus on satisfying company expectations, as with debt collectors. Sutton (1991) further claimed that bill collectors serve the companies that pay their wages, which differs from a strict customer service role in which workers serve the consumer and company.

Unlike the role of customer service or public servants, bill collectors' role requires probing and investigative skills to uncover issues preventing consumers from paying off their debt. Previous work in law enforcement or legal knowledge could be helpful preparation for someone looking to transition their profession into collections because collectors must know what, when, and why to ask very personal questions to levy genuine responses from debtors regarding their ability and intent to pay. In comparison, debt collections work requires a degree of interrogation skills; law enforcement agents interrogate criminals and they must mask any emotion portraying them as powerless (Tracy, 2005). Debt collectors do not have the authority of law

enforcers, which subjects them to an uneven exchange of power against the consumer. Hochschild (1983), who first coined EL, summarized this with an observation that it is often the expectation of the job to endure abuse from customers, an observation that is evident today as well.

Emotional labor involves reading the emotions of others and applying emotions in a controlled and regulated manner in the workplace through an application of laws, company policies, and self-control. As an emotional laborer, EQ is a required skill to be able to read the emotions of others and outwardly showcase empathy and assertiveness to meet regulatory expectations (Grandey et al., 2011; Hochschild, 1983; Rafaeli & Sutton, 1991). Because companies rent behaviors of workers for the wages they pay, inevitably, the worker has to exercise the most control in the collector-consumer relationship therefore creating an imbalance in authority (Fournies, 1987).

While at work, debt collectors must regulate and modify their emotions in a manner that requires thought before action. A precondition to outward displays of feelings to consumers must involve high IQ and seamless masking of negative feelings that properly align with the company goals and mission statement. When emotions are regulated, they are unnaturally expressed and can lead to harmful outcomes for the worker (Grandey, 2000). In fact, Gross (1998a) discussed in detail the two types of emotional regulation, which involve changing the existing perspective of an emotion (antecedent-focused emotion regulation) and the personal reaction or response to an emotion (response-focused emotion regulation). Further, Gross asserted that reactions to

emotions that are dictated by company policies result in suppression, amplification, or response fabricating.

Interpersonal interactions with others (family, friends, coworkers, and the general public) can be negatively charged because of entrapped emotions that cannot or should not be displayed in certain work settings. This outlook lends itself to other concerns, which formulate questions on how these entrapped emotions might be unleashed on other vulnerable populations (i.e., family, friends, coworkers, or neighbors). Anger can emerge at various stratums of hierarchy in the workplace. Superiors might be angered by policy and rule violations and lower-level workers might be enraged by feelings of perceived injustices at work (Ashforth & Humphrey, 2005). Fisher and Ashkanasy (2000) reviewed various articles on EL and concluded that superiors are likely to confront their source of anger because of their position of power, while subordinates are likely to harbor resentful anger toward superiors. These details suggest questions about how these effects can be mitigated to avoid unhealthy and unnecessary exchanges of feelings.

Problem Statement

Unfortunately, minimal data pursuant to the first-hand perspective of collections workers are available. New studies giving insight into the role of collectors and their thoughts and reactions to their work are important in order to close the information gap on this topic. A significant amount of the information on debt collection in the United States is provided through television advertisements and related media, and focuses on how to avoid or eliminate interaction with debt collectors. The majority of the literature available on EL is directly related to human- or customer-service professions; although

collections workers are required to exert elements of service, the primary function of debt collectors is to make their company financially whole. This creates a problem wherein most parts of American society know relatively little about the role, challenges, or triumphs of debt collectors. This study was designed to provide a balance to these popular but inaccurate perspectives, initiating progress in this area and increasing social awareness.

It is essential to understand how collections in the United States influence the debt collector and if those elements impact productivity. Healthy businesses stimulate the economy and support worker employment. Sound companies cannot thrive and operate with longevity if they are unable to regain their assets or collect outstanding receivables. Because not all borrowers pay on schedule, businesses rely on collection efforts to help drive bottom line results. For this reason, a study from the perspective of workers has a strong potential to assist leaders in the collections field with valuable input to better suit their worker needs.

There are strong financial and human resources incentives for debt collections companies to meet their worker needs. Companies absorb a significant cost to attract the right people to their organizations. Hiring managers have to select with discretion to acquire an adequate return on their investment and retain the best talent. In environments in which turnover is high, as in call centers and with debt collectors, there is usually uncertainty for workers and other stakeholders (Chen & Lin, 2009; Fournies, 1987). Company image can be quickly tarnished by the actions and reactions of toxic leaders or

incompetent workers, which could lead to a decline in profitability and untimely litigation.

The theory of person-environment fit suggests that organizations desire to hire those who meet job demands, who adapt to and embrace change, and who are loyal; whereas, employees want their individual needs met and their knowledge, skills, and abilities utilized (Caplan, 1987). It is to the benefit of a company to hire workers who can effectively carry out the will of its stakeholders and uphold the company's goals and mission to advance the desired image of the company. For service industries in which consumers are often the most abusive and disrespectful, especially the collections business, it is important to employ those who are emotionally mature and emotionally intelligent (Grandey, Kern, & Frone, 2007). These emotional intelligence skills are necessary to engage their consumer base.

Emotional labor is an inherent and unavoidable component of service-related interactions such as peer-to-peer, subordinate-to-leader, and external employee-to-consumer or -vendor relationships). Workers must be prepared for the variety of emotions in which they will interface. Glasser (2008) asserted that collectors are more likely to incur negative responses from consumers than in most other service-related roles. According to Grandey, Fisk, and Steiner (2005), consumer behaviors are not regulated, which can induce negative outcomes for workers. Further, Grandey et al. (2005) argued that the Western philosophy "the customer is always right" is sculpted by capitalism and competitive markets, which mold this imbalance. Placating the negative behaviors of consumers contributes to negative outcomes of workers, and it contradicts

and violates a social precept of treating others as one would want to be treated. In contrast to this Western philosophy, the French emotional culture (impulsive) provides for more autonomy than other Western cultures (institutional) and is less associated with job dissatisfactions than their Western counterparts.

Research Questions

This study's objective was to explore the cognitive and emotional knowledge of workers functioning as debt collectors. This study contributes to the limited body of existing research using a population of debt collection professionals. The data collected was shared to the sample group through a series of direct and immediate responses to open-ended questions. Because of the negative stigma placed on collections work, it was critical to understand what some of the workers feel about their role as a debt collector. In using a phenomenological research design, two important topical questions are presented and subsequent questions are presented under each main question for probing of more detailed information, which will be discussed further in chapter 3.

The two broad topical research questions involved in this study are provided in the following format:

1. What does it mean to be a debt collector? This is a textual question designed to incite a non coerced response. Subsequently, a series of specific questions follow that described additional detail into the mechanics of the work performed.

2. How do debt collectors experience their work? This is an open ended structural question created to enlighten others on workers feelings or beliefs

about their work. Subsequent to this question are more specific questions

aimed at yielding certain types of responses.

According to Polkinghorne (1989) a phenomenological study can involve up to 25

participants at a time, yet he suggested that fewer participants allows for more in-depth

data collection. Therefore, the phenomenological methodology for this study provided

descriptive accounts from supervised interviews of 10 debt collectors, none of which

were related to the interviewer, and each with varying backgrounds. A demographic

survey profiling the participants was administered prior to the actual interview questions.

The intelligence gathered from this process allowed me to detect similarities in the

backgrounds of the participants (e.g., gender, education, etc.). The knowledge gained

from those interviews were compiled into significant statements, meaning units, and

textual and structural descriptions, all of which are discussed in detail in chapter 3.

Rationale and Conceptual Framework for the Study

Theorists, such as Hochschild (1983), have postulated that EL is harmful to those

who expend it and that it is displayed in the form of deep or surface acting. Hochschild

asserted that suppressing real feelings altogether is not beneficial to the person enacting

those feelings because they cannot be their natural selves. If Hochschild's findings are

accurate, how will leaders assess and address workers' needs in professions such as debt

collections in which EL is foundational to the work? Effective leaders need to understand

how to influence and motivate their staff to reach optimal performance.

When the human capital of an organization is well-trained, fairly-compensated,

and emotionally-healthy, a productive and profitable company will follow. As in any

environment, Glasser (2008) asserted that when debt collectors are disgruntled, disengaged, or underzealous, many deductions are felt by company leaders, particularly with respect to productivity, profitability, attrition, and turnover. Stress can demotivate workers. According to Mowday, Porter, and Steers (1982), when workers are unmotivated, the company values, mission, and motives are at stake. Poor leadership, regulatory mandates, and internal company policies can promote dissatisfaction and demotivate the workforce (Houkes, Janssen, de Jonge, & Bakker, 2003). Emotional laborers can experience burnout and emotional exhaustion (EE) that can negatively contribute to their personal lives (i.e., personal health and familial home life; Seery, Corrigall, & Harpel, 2008). Roth (2008) added that low wages and work stress can result in workplace violence.

In the field of debt collections, it is especially challenging for leaders to keep workers motivated. As in most incentive-based environments, leaders might use a variety of tactics in keeping workers engaged. Each person is different depending on that individual's level of needs. Workers tend to get charged up over additional compensation, recognition, and additional responsibility; leadership style is equally important (Avolio & Yammarino, 2002; Bass, 1997). Leadership influences the motives of workers and influences the process of change in others. According to Bass (1997), transformational leadership directly impacts company targets, achievement of goals, and promotion of standards and ethics. Transformational leadership involves assessing followers' motives, satisfying their needs, and treating them with respect.

Leadership plays a major role in job satisfaction for employees who look for guidance and support in their roles. Theorists, such as Bass (1998), insisted that transformational leaders must engage workers and manage by motivation to incite their workers to align their personal needs with the business needs of the organization. In a profession, such as debt collections, transformational leaders are integral to how workers perceive themselves, especially at work. This is important because of the stigmatic negative public perception of their work in society. Leaders must know the needs and motivations of each team member to coach them to peak performance levels (Bass & Riggio, 1998; Fournies, 1987). Leaders must have high EQ; this is also true for the worker who expends high volumes of EL. Each person must be skilled in this area to persuade and understand others' emotions and actions. Maslow (1943), Alderfer (1969), and McClelland (1987) have similar ideals of the required cognitive ascertainment necessary for leaders to gauge their workers' needs in their respective places of employment.

Needs Theories

Maslow (1943) purported that there are five levels of human needs. Maslow postulated that once one need is fulfilled, one automatically aims to fulfill the next level of needs in the hierarchy. The five levels consist of the following: physiological, safety, belonging and love, esteem, and self-actualization. Maslow contended that the theory of needs held external validity in both the domestic and public spheres of life. In the workplace, the fundamental activity of compensating workers lends support to the first layer of Maslow's theory. Compensation helps to satisfy the basic needs of food and

proper shelter for workers. Debt collectors are usually paid in base pay or the pay could include variable compensation, which is a bonus program.

Existence, Relatedness, and Growth Theory

Alderfer (1969) agreed with the ideology of Maslow (1943) in that there are more than one stratum of human needs; however, Alderfer disagreed that they happened in an order of steps, each need is not dependent on the previous need, and needs are mutually exclusive. What is more, Alderfer disagreed with the quantity of Maslow's levels, concluding that only three needs are engaged through the needs developmental process: existence, relatedness, and growth. Alderfer sensed overlapping in Maslow's system and revealed that there was no hierarchy in terms of how the needs were met and succeeded. Alderfer contended that needs of any sort can be satisfied at unspecified levels. Alderfer brought forth with the existence, relatedness, and growth theory, the notion that each need holds the three aspects of existence, relatedness, or growth; existence involves motivation for fundamental existence, relatedness involves relationships with others, and growth relates to personal achievement.

Gosserand and Diefendorff (2005) and Kiel and Watson (2009) reported that company leaders could fulfill the relatedness and growth components of Alderfer's model by facilitating positive work relationships and by providing personal growth opportunities to their workforce to promote improved bottom-line results for their business units. Both groups of researchers asserted that managers who promote consistent work environments generate positive productivity of its workforce, which leads to company profitability.

Achievement Motivation Theory

McClelland (1987) held to a three-prong theory on worker needs as did Alderfer (1969); however, the McClelland model took a different turn. McClelland's three needs theory promoted ideologies around (a) achievement, (b) power, and (c) affiliation; and steers from a hierarchical depiction to a provisional aspect of one's own ability to determine the importance or ranking of individual's needs. McClelland introduced an aspect void of Maslow and Alderfer accounts of human needs, which involved the background influences of individuals. McClelland asserted that ethnicity and cultural influences will dictate which order one satisfies personal needs. In addition, McClelland shared in the research of workplace needs that employees must feel a sense of achievement and they must feel supported by their leaders. Three tenets of desired workplaces by the workforce involve workers assuming responsibilities, risk taking and goal setting, and immediate recognition and feedback.

All of the needs theories tend to overlap in terms of personal achievement of workers. Workers, having power in their roles, tend to cope with uncontrollable aspects of their roles better. Autonomy is said to be a coping mechanism that company leaders can allow to assist collectors in their daily roles (Abraham, 2000). Autonomy can help bridge worker-role frustration emerging from policies, process, or laws that collectors are expected to follow when interacting with consumers (Gosserand & Diefendorff, 2005). Further, Gosserand and Diefendorff (2005) asserted that empowerment is a great tool to mitigate the negative impact of regulation, which can morph into emotional dissonance (ED): an internal conflict in which one actually feels different emotions than one is

allowed to display. Within this scope, there is surely an indirect creation of imbalanced mutual citizenry amid workers and consumers. Couple poor behavior with slanted laws, and worker constraints breed unmet expectations and can create internal personal disharmony, known as *emotional dissonance* (ED; Abraham, 2000).

Definitions of Terms

The following terms are introduced to provide clarity as they are used in this study.

Call center (Contact center): An internal department that houses several workstations where workers sit for hours and make or take calls using telephony and computer infrastructure (Fluss, 2005).

Debt collector (Collector): One who specializes in recovering outstanding debt prior to charge off or litigation (Abraham, 2000).

Deep and surface acting: The two methods used to regulate emotional displays are *surface acting,* which involves suppressing true emotions and faking the desired emotions, and *deep acting,* which involves modifying feelings to display acceptable emotions (Hochschild, 1983).

Emotional dissonance (ED): The internal disharmony one feels when feelings are maligned with the expected outward display of those feelings (Abraham, 2000).

Emotional exhaustion (EE): Feeling emotionally and physically overextended by work performed in the workplace (Abraham, 2000).

Emotional intelligence (EQ): Understanding emotions in others and reacting to those emotions in a manner that persuades others to behave in a desired manner (Goleman, 1995).

Emotional labor (EL): Labor that involves workers displaying an outward self that is aligned with behavior policies in the workplace (Hochschild, 1983).

Fair Debt Collection Practices Act (FDCPA): An act established to protect debtors and to guide them on what is legal behavior from the debt collectors and legal recourse for consumers against illegal collection practices (Arnold, 2008).

Phenomenology study: The two types of approaches are hermeneutical and transcendental or psychological in which the meaning of lived experiences are described by original and authentic sources (Moustakas, 1994).

Potential Implications of This Study

In western society, it is expected that all humans should treat fellow humans with respect and humanity. This social condition is almost always true except in the case of consumer-to-worker interaction (Grandey et al., 2007). For some reason, rudeness is commonly accepted from those outside of a company or institution more readily than when on equal footing (i.e., neighbors, choir members, or social interactions), and the worker's emotions must always go undetected. In regard to social change, this study reveals groundbreaking results because debt collectors were related as sharing their common experiences with others.

The debt collector has an important role in most companies; it is worthwhile to uncover first-hand perspectives of the debt collectors and the various aspects of their

work, which affects them. This study provided information that can assist with high turnover rates as described in contact centers, phone related work, or other work involving direct worker to consumer contact. Leaders might have a clearer or improved perspective on how to drive results and on how to positively impact their quantitative lens and to promote balanced internal policies. In turn, qualitative approaches and qualitative results might emerged.

Written policies can allow workers to end a conversation professionally with a rude and abusive customers at any time in which it interferes with productive and positive work of the employee. Once there is a mutual respect from all parties, professional and courteous interaction can ensue. Ultimately, this measure might balance the relationship, therefore reducing overly emotional interactions in the employee. Creating policies or corporate laws that balance behavioral expectations of people and enforcement of those laws might ultimately change the societal stigma of bill collectors.

Scope and Delimitations

Within the scope of the study, a qualitative approach using the phenomenological method was employed to gather important data surrounding the common experiences of debt collectors in the southern Michigan market. The intention was not to delimit other methods of research. Rather, the research study took place in an area with extremely high unemployment and crime rates. Therefore, the results of this study might not be applicable to debt collectors in other states or areas, and this study might not apply to future time periods or societal conditions.

Assumptions and Limitations

This study was qualitative in nature and was designated to expose the effects of EL on workers who are expected to successfully fulfill their role as debt collectors. The assumptions were that the workers would describe obstacles and triumphs of their work with the goal of determining if there are similarities amid the sample. There was a possibility that the lack of laws in favor of the collections industry could adversely affect the quality of the work executed on behalf of the company. Conversely, the leaders imposing internal company policies could be at the source of worker satisfaction or dissatisfaction in the debt collector's role.

Potentially, the negative social perspective on bill collectors could be a source of dissonance or other form of psychological barrier for the worker, as could be the quality or lack thereof of the actual tools used as a source of contention amid the workers. There are internal restraints with regards to the tools and policies available to the worker as there are laws, agencies, and acts at the federal level in favor of consumers that are often maligned with companies seeking to recover their debt owed without incurring additional courts costs (i.e., attorneys, garnishments).

Three limitations of this study included that the (a) perceived sample size, (b) sample selection process, and (c) broad nature of the research questions due to the methodology might produce many broad responses. Although Polkinghorne (1989) assured that five participants can serve as a respected minimal sample size for a phenomenology study, the target group for this research consisted of 10 workers in the collection industry. Juxtaposed with a quantitative study, 10 participants might appear to

be a relatively small sample size. Albeit, the size of the research group might seem to be a drawback when compared to larger quantitative sample groups, little research has been conducted on bill collectors from the worker's perspective and, therefore, this research design added valuable information to the limited amount of existing body of data.

Another limitation was the sample selection process. A snowball technique was used to acquire participants and, therefore, the random selection process was void of this study. Six other potential limitations of the study included (a) history, (b) maturation, (c) testing effects, (d) instrumentation, (e) selection, and (f) attrition, all of which are discussed in further detail in chapter 3.

Significance of Study

The results of this study add insight into the world of debt collections through the eyes of those closest to the work. The data acquired from this study will hopefully improve the experiences of debt collectors in three areas:

1. Adding to the limited amount of empirical data currently available regarding debt collection from an insider or first-hand perspective.

2. Identify positive or negative attributes of the role of debt collectors.

3. Improve social interactions between leaders, workers, clients, and customers.

Company leaders may be able to utilize the findings of this study to improve productivity and to entice newcomers to the field of debt collections, which can help to boost the industry's image. Tools, leaders, compensation, and motivation are fundamental drivers of performance in the workplace.

Summary

In conclusion, this study drew from those closest to the work with the intent to establish more in-depth knowledge from their perspective. There are cognitive and emotive aspects and details of debt collecting that I hoped to explore unknown to outsiders. Therefore, in Chapter 1, the background information on the industry was provided and the role of debt collectors was introduced. This chapter included a discussion of what is involved in the work and the points of complication of the work and philosophies of human needs. Chapter 2 includes a discussion of EL in the service industry in general and how collections are compared to other industries. Chapter 3 provides a description of the manner in which this study was conducted. The key factors discussed include methodology, sampling, interviewing, instrumentation, analysis, and presentation.

Chapter 2: Literature Review

The study was designed to examine the phenomenon of EL in the field of debt collections in the United States. Very limited prior research has been conducted on the debt collections industry and even fewer of the extant studies have given debt collectors opportunities to describe their work and give their perspective on their work. This review of the literature includes an explanation of the phenomenon of EL; EL's effects on workers, clients, and leaders; a description of how EL is applied across industries and in work spaces; and a discussion of the theoretical frameworks and methodologies of research on EL workers. In this study, the term EL is used specifically to delineate direct work involving human contact with others.

The organization of this literature review will first include the meaning of EL, as well as industries and jobs that are rich with EL. Moreover, the effects of EL, needs based of EL, and EL theories are introduced. Second, the review will show the relationship of regulating and displaying emotions that benefit and harm companies and workers. This review includes data describing the influence of leadership in EL jobs, as well as research data on employee productivity and retention, all of which are generally important and are employee satisfaction variables. In this review of literature, EL industries involving verbal and face-to-face customer contact and the role of leaders, workers, and customers are explored. Other important aspects of EL are consequential outcomes (i.e., exhaustion; dissonance; expected skill, such as multiple intelligences), the needed for affective leadership and effective customer relations. These competencies can

help to promote motivation and high morale at work, and help to boost customer satisfaction yielding greater bottom-line results.

This review primarily examines, analyzes, and compares a variety of peer-reviewed articles, research, and seminal work using a number of literature sources or academic lenses. Seminal work by Hochschild (1983) on emotional labor and regulating emotional labor is referenced throughout the review. The articles reviewed describe how EL can produce negative outcomes on the well being of workers in the forms of exhaustion and dissonance. Next, employer and employee literature on EL workers in various industries were explored, and the justification of the methodology selected and exposure to the other methodologies that have been used on this topic was broached.

The strategy used for researching information on emotional labor involved the use of current peer review journals and seminal works on the concept of emotional labor. I used Wayne State University's undergraduate and graduate studies library, University of Michigan-Flint campus library and Walden University's library resources, which included peer-reviewed articles, journals, web sites, and academic literature reviews on EL. Online searches were also conducted through scholar google. Key words used to search for relevant peer-reviewed literature included debt collections, job satisfaction, emotional labor, emotional labor industry, emotional dissonance, emotional intelligence, and effects of emotional labor. In general, this literature review includes explorative research on EL, industries laden with EL, and effects of EL.

What is EL?

Emotional labor, first identified by Hochschild (1983), is most easily defined as the intentional inspiration or emulation of visible or verbal emotional cues in oneself in response to external social interaction. Despite the opacity of its definition, EL is one of the most common elements of human-to-human social intercourse and largely determines how pleasant or unpleasant individuals subjectively find any given instance of this interaction to be. Hochschild primarily focused on one industry in particular, commercial airline flight attendants, to explore the nature and results of constantly forcing oneself to feel or appear to feel specific emotions on demand. Emotional labor is a common factor amid all industries, which tends to increase or decrease depending on the level of direct correlation to how much a given business model demands direct interdependence with customers and with workers.

Hochschild (1983) is the first research credited with contributions on the topic of EL. Hochschild'so book, *The Managed Heart,* explained EL as managing feelings that are, ultimately, socially discernible and acceptable through gestures, movement, and kinetic displays of emotions. In addition, the value of EL is compensable with wages. Interaction involving emotions occurs regularly in work spaces on a variety of hierarchical levels such as peer-to-peer and subordinate-to leader). These roles require regulating emotions, but external customers are not required to regulate their feelings, therefore internal workers receive and exchange emotions as a means of resolving issues. EL has become a prevalent trait in an array of career classifications and professional industries since the service industry has grown (Hochschild. 1983). When professions

require a great deal of direct and in-person emotional interaction with others, additional elements of tension differ from workers in job types with strictly verbal interaction requirements. Therefore, as more workers enter the service industry, more of them will be impacted by certain aspects of EL.

Workers must show good human relation skills to understand the emotions of others and improve decision making that involves others. Therefore, making a human connection with peers, leaders, subordinates, and customers is integral to satisfactory performance levels. Competitive companies discern that good service is important for the external customer and for the internal work environment. The internal customer is equally important to the efficiency and profitability of a company because they produce products and services, and ensure all components of the company work in concert with each other (Farh, Seo, & Tesluk, 2012).

Regulating EL

According to Sutton (1991), managers must regulate and enforce company display rules when collectors experience conflict while they outwardly display emotions. Once norms are adopted, the prevailing thought by leaders is that collectors are equipped to motivate or influence consumer behavior that aligns with company goals. Further, Sutton (1991) reported that workers who conform to company regulation are successful in manipulation and encouragement of desired behavioral outcomes from external customers. Also reported was the high number of companies that expend considerable time, money, and travel indoctrinating workers on how to become deep actors when interacting with external customers. The intended result of the use of deep acting is for

workers to form natural expressions that are identical to prescribed expectations of company leaders (Sutton, 1991).

Deep acting is the full acceptance and execution of regulated policies and processes (Hochschild, 1983). According to Hochschild (1983), integrity is the primary trait necessary to effectively and ethically execute precise deep acting. Employees must feel that using deep acting is the right thing to do; therefore, work tasks are approached and executed with rectitude. On the other hand, surface acting is not authentic and involves provisional acceptance of display rules for the hours that leaders are compensating workers (Hochschild, 1983). In essence, workers engaged in surface acting are pretending or faking to care about full internalization of company rules.

A study by Diefendorff, Erickson, Grandey, and Dahling (2011) analyzed nurses in separate work units. This study specifically explored the impact of regulation of emotions and the display of emotions as a group in comparison to individual effects of display rules. The authors suggested that there is less negative effect on nurses who work together to enact emotional displays that are aligned with hospital policies, noting that individuals experience fewer negative outcomes (i.e., demand exhaustion) when nurses work as a unit to achieve company expectations (Diefendorff et al., 2011). Nurses are expected to show compassion and at the same time remain emotionally detached, demonstrating a need for emotional regulation.

As such, the methodological approach to the study informed the present study. The study consisted of 79% of all of the respondents of which 95% were white female. There were 60 work units involved in the study and the nurses' education ranged from

nursing diplomas to graduate degrees. A slightly modified 7-item scale questionnaire was used to collect data. The study was unique in comparison to others on the topic of work regulations in that it was an exclusive examination of how groups or work units interpret display regulations and how each unit interprets and displays those expectations differently.

Surface and Deep Acting

Surface acting involves an interim and one-dimensional adoption of company display rules intended for workplace compliance, whereas deep acting involves modification of actual feelings and behavior targeted toward alignment with company preferences (Diefendorf et al., 2011). Diefendorf et al. (2011) contributed to the topic of deep and surface acting by linking nurses and their emotion management process as conforming and at high levels when they are a part of work unit. The group influences affect their individual disposition in a manner in which they will deep or surface act. Nurses who surface acted were linked to a concept known as avoidance motivation, whereas those who deeply acted were directly linked to approach motivation.

Judge, Woolf, and Hurst (2009) endeavored to discern whether EL is more effortless for some than others by measuring the degree that surface acting and deep acting are involved in employee EE. Judge et al. wanted to demarcate which form of acting is most injurious to the worker. Previous EL research documented that both forms of acting can be harmful to those performing EL (Hochschild, 1983). Contradictory and alternative research supported that deep acting is less harmful to emotional workers than surface acting (Bono & Vey, 2005). Hochschild (1983) rivaled that while Bono and

Vey's (2005) position might be true, eventually, deep acting will have a long-term effect on workers. Hochschild further postulated that deep acting would cause one to drive a wedge between one's true feelings and the emotional expectations of others, which eventually alienates one from one's self (Hochschild, 1983).

Judge et al. (2009) used classic studies to layout the groundwork of their scientific research endeavor. The compare and contrast approach was used to provide the reader a good sense of how the topic of surface and deep acting remain one of wonder. The layout of this study employed traditional thought and contemporary input. Hochschild (1983) and Grandey (2000) argued that any form of inauthenticity of one's emotions is harmful; however, Bono and Vey (2005) opposed this view, positing that only surface acting is harmful to workers.

Judge et al. (2009) explored the effects of surface and deep acting on service workers with a portion focused on the aspect of the role of mood in employee engagement involving the process of service-related work. There were a total of 127 participants from various organizations throughout 25 states that were recruited via advertisement and signed up to participate on web sites. The data collection process took 2 days to execute, the participants were compensated $50 for their involvement, and they captured their experiences for 7 days in a diary.

Similarly, Groth, Hennig-Thurau, and Walsh (2009) examined surface and deep acting of service workers, emphasizing the customer's ability to detect the genuine or fabricated efforts of the EL employee. To ensure immediate recall of the customer's reactions and observations, research participants filled out a survey directly after their

interaction with the service employee. The Groth et al. study differs from the Judge et al. (2009) study in the data collection process, research methodology, and use of tools to capture, gather, and document customer experiences that focused primarily on the reactions of the worker.

Groth et al. (2009) postulated that deep acting is more beneficial to companies and to the customers they serve because poor service and negativity from service representatives are less detectible. This decreases turnover for workers because satisfied customers usually mean satisfied leaders. Previous research suggested that those who artificially display their authentic feelings are likely to leave their current companies (Cote & Morgan, 2002). Conversely, employees who are doing a great job applying company display rules that provide a positive experience for consumers would be less likely to be permanently released from their job than employees who disregard policies or who are obviously surface acting.

Groth et al. (2009) took a dyadic approach in their examination on whether customers can determine if service workers are surface acting or deep acting. The researchers determined that some customers were able to detect the difference in the emotional display of workers better than other research participants. To carry out their study, Groth et al. paired up customers with employees and asked customers to give immediate feedback of their experiences on a questionnaire form. Conversely, participating service workers were asked to fill out a separate questionnaire with their own set of debrief questions. The study results showed that customers' experiences were influenced by internal strategic displays by the service workers.

Essentially, the same questionnaire was used for employees and customers involved in the study. A multi-item reflective tool was used to measure deep and surface acting, and other questions that helped to identify each participant. Each question was rated from 1 to 7, with 1 meaning strongly disagree and 7 meaning strongly agree. The only difference is that the questions on the customer's questionnaire were reworded to properly reflect the customer's perspective of the interaction. Groth et al. provided an example: If the employee was asked on a scale from 1 to 7, "My goal is to help customers meet their goals, [then the customer might be asked the following:] the worker tried to help me achieve my goals" (p. 964). The result of the study was that customers are able to detect a difference in employee deep acting and surface acting. The reported positive experiences aligned with when they felt the employee was committed to their work and that they performed above the satisfactory levels, and although customers could detected a noticeable difference in the efforts of surface acting workers they encountered, they were not dissatisfied with either group's performance.

There are two primary hypotheses postulated and publicized in the article "Service Without a Smile" (Trougakos, Jackson, & Beal, 2010). Firstly, the belief was put forward that, through the transfer of affective states, positive display rules (socialized behaviors and expressions evincing positive emotions) have a greater likelihood than neutral display rules in inspiring a quantifiable reported return of positive display rules in survey respondents. Secondly, it was believed by the authors that the current trend of preference for neutral display traits would result in a necessary increase in the suppression of emotional expression, which has been shown to have harmful effects on

the strategy user. Trougakos et al. (2010) extended these harmful effects from the realm of interpersonal outcomes to the area of intrapersonal and task-related effort reduction.

In order to support the proposed theoretical model, Trougakos et al. (2010) conducted a quantitative analysis using 145 undergraduate students performing sponsored surveys at a public university. Seventy-eight were instructed to adhere to positive display rules, with the remaining 67 instructed to remain evidently neutral, so as not to bias the surveyed population. Both groups completed a verbal survey portion with the surveyed subjects. Those surveyed were then asked to complete a short written survey on their interaction with the survey takers. In addition, the survey takers were then rated on a number of their own feelings and associations with the project. The study found that not only did the neutral display rule survey takers report an increased incidence of work avoidance and lower levels of task persistence, but those surveyed by the neutral group reported lower service quality and lower favorability towards the sponsoring groups.

Grandey et al. (2005) postulated that service workers often experience burnout because they lack autonomy in their role. Further, less regulation breeds motivation and cultivates healthier emotional and fruitful cognitive interactions between workers and their internal and external customers (Grandey et al., 2005). Grandey et al. also explained how nonwesternized civilizations apply EQ and display their feelings in a more authentic fashion. The authors postulated that French workers minimally display their emotions in a regulatory manner and are more likely to own their feelings and take an onus of

behavior. Grandey et al. insisted that French service workers experience lower stress levels and dissatisfaction than workers whose feelings are regulated.

EL Industries: Consequences and Outcomes

In a study by Bekker, Croon, and Bressers (2005), the focused industry was nursing, rather than traditional sales or service positions. Bekker et al. argued that many aspects of EL are determined by the gender roles of workers. Bekker et al. debated that burnout responses and illness leave are different based on gender; therefore, investigative research should be obvious and deliberate during an inquiry into EL and burnout. Bekker et al. hypothesized in this study on male and female Norwegian nurses that the women would be likely to take leave due to the adversity of detectable burnout than their male counterparts because of their gender, age, and child care issues. The study was carried out with a control group of 394 nurses in the southern Netherlands with an 80/20 split of female/male respondents. The survey instrument used in the study covered participant demographics, personal and familial details, work details, feelings on work and non-work-related topics, and the force of EL. Upon receiving pertinent results, Bekker et al., (2005) resolved on several notable levels that the study's hypotheses with regard to female nurses were false.

According to Bekker et al. (2005), of all nurses surveyed, results demonstrated that male nurses registered higher on EE scale than female nurses. Although the study revealed that their female counterparts spent marginally more hours on domestic and child care responsibilities, there were no interrelations detected with female nurses taking more sick leave or sick hours. Concurrently, a potential causal relationship evolved with

reported sick absences, increased child care hours, augmented EE, and decayed job satisfaction–all of which were more striking with the male sample group.

Further, Bekker et al. (2005) discovered that age played a factor in EE, although gender had a more pronounced impact than anticipated; older male nurses were more susceptible to EE than their older female counterparts. Moreover, nurses with more children exhibited less EE, contrary to the expectation that nurses with more children would experience high EE. Bekker et al. concluded that gender affected absenteeism, though it did not seem to correlate with EE; this perceived incongruity was based on quantitative research methods and results, void of qualitative data. Further findings emerged, suggesting that the plethora of female nurses clouded the true findings and that absenteeism was unquestionably higher in male nurses (as demonstrated by the participation group). Finally, Bekker et al. revealed that amid their discovery of the impact of child care on EL for female nurses, there was a drastic impact on male nurses; notwithstanding, female nurses were less affected in their EE, having absenteeism problems due to responsibilities of their jobs.

In Figures 1 and 2, the models illustrate the impact to workers who show signs of work strain on the job. In Figure 1, using the Karasek job strain model, it was a predictable response that EL would cause absences, illness, and burnout. Accordingly, if one applies the information provided in Figure 2, the same (demand-control model) with an applied y-axis factor of support, the increased EE rate among male nurses becomes a much more predictable outcome.

If one applies peer reinforcement as a factor of support, then it becomes evident that the males, being so heavily in the minority, are severely lacking in this area. The study raised a very interesting issue: quis custodiet ipsos custodes or who watches the watchmen. The true revelation in this study was in its quest to uncover more details surrounding the phenomenon of EL.
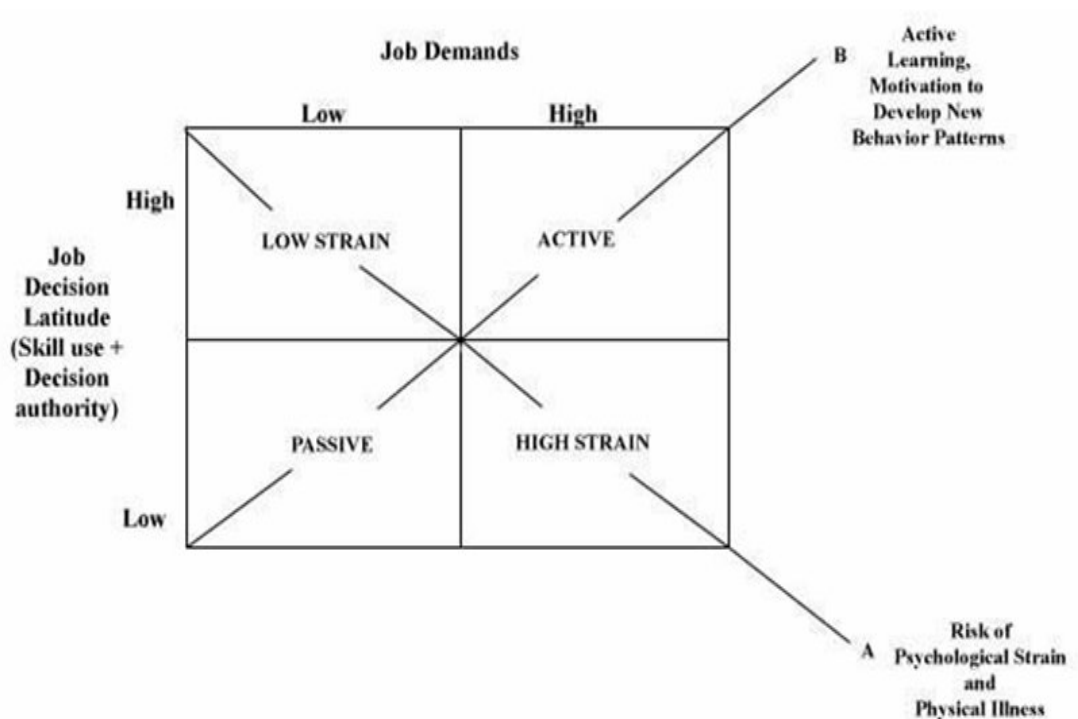
Figure 1. Karasek job strain model. Adapted from "Job demand, job decision latitude, and mental strain, implications for job redesign," by R. A. Karasek, 1979, *Administrative Design Quarterly, 24*, p. 285-306.

By showing the EL factors among health care workers, Bekker et al. (2005) illustrated that EL is a common factor. This was true even in areas that are not considered to have a traditional employee-customer relationship. The far-reaching and pervasive nature of EL in non-consumer-related industries certainly requires more in-depth studies.

Emotional Dissonance

Emotional Dissonance (ED) was the focus of the Van Dijk and Kirk (2007) research on the tourism industry, supporting a view of ED as a potential consequence of EL. Both articles (Bekker et al., 2005; Van Dijk & Kirk, 2007) focused on two interconnected industries–hospitality and travel; however, each makes contradistinct assessments to the discussion of EL. As a result, research on the hospitality and tourism industry highlighted the display rules of these industries and their role in ED and EE experienced by many workers (Van Dijk & Kirk, 2007). The study revealed the differentiating traits of EL and ED–a potential after-effect−and measures of instituting interventions that mitigate negative consequences.
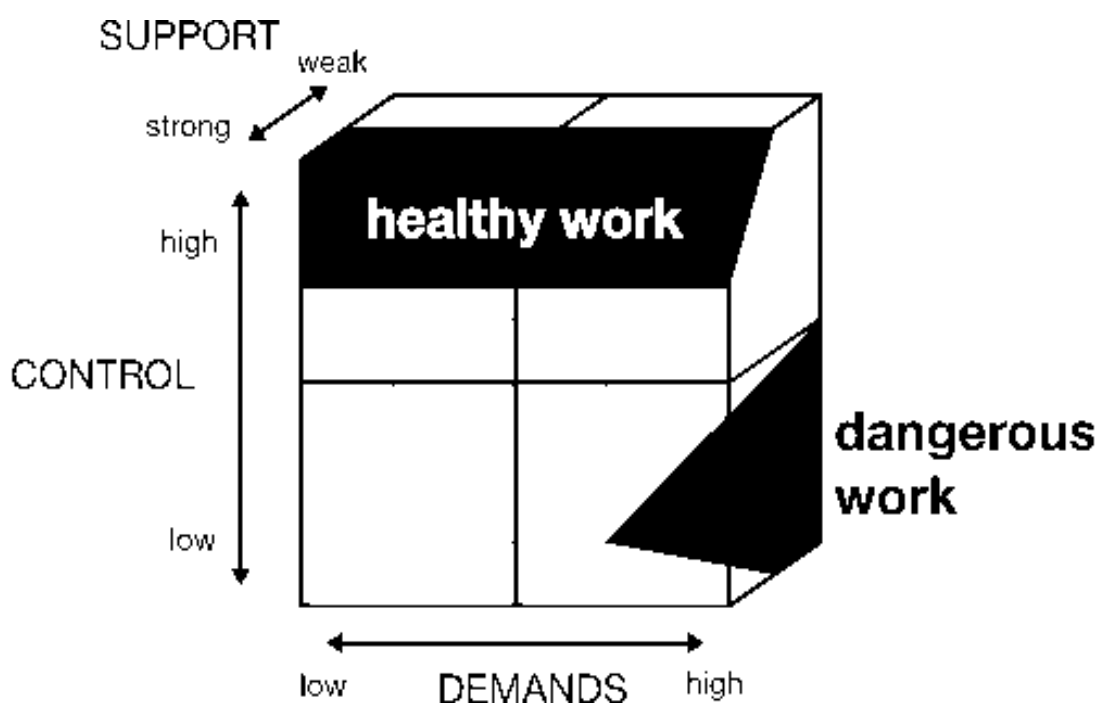
Figure 2. A diagram of the demand control model with the y axis depicting support.

Van Dijk and Kirk (2007) conducted a qualitative study, similar to the study carried out by Cheng-Ping and Ju-Mei (2009) that measured the role of EL on tourist workers. The requirements of tourism work are similar as it relates to the level of interaction and emotional display requirements expected of workers in other EL professions. Therefore, this study was conducted with the intention of determining whether tourism workers experience dissonance and work-related stress. Further, they postulated that a cause-and-effect relationship of the outcomes from emotional work in the tourism industry is not merely ostensible. Anderson and Spencer (2002), Ashkanasy, Zerbe, and Härtel (2002), Groth and Grandey (2012), and Hochschild (1983) supported the concept that emotional work is harmful to the well-being of workers if the emotions displayed are not genuine.

The Van Dijk and Kirk study contributed to the existing and collective body of EL research because it gives valuable insight into effects on tourism workers. However, Van Dijk and Kirk's findings were slightly redundant in terms of efforts to prove what many other researchers accomplished by establishing a correlation between negative effects and EL. Unfortunately, Van Dijk and Kirk did not emphasize other plausible outcomes outside of negative indicators (i.e., exhaustion, dissonance, and work stress). The study did provide an outlook on unknowns to tourism industry outsiders.

The findings described in the study conducted by Diestel and Schmidt (2011) were based on multiple supports. The primary is that emotional dissonance (a difference between observable/displayed emotional cues and sincerely experienced emotions) is a viable form of non-physical labor and is therefore a source of emotional exhaustion.

Diestel and Schmidt (2011) hypothesized that Cognitive Control Deficits (CCDs), e.g. regular deficiencies of attention, impulse and memory, would have an amplifying effect on the negative outcomes and associations of emotional dissonance and burnout symptoms.

To test this hypothesis, Diestel and Schmidt (2011) conducted a quantitative analysis in the form of a voluntary survey among 452 municipal employees from a mid-sized German city. The sample was surveyed twice with a time allowance between surveys to allow for attitude and condition changes over time. A further 193 survey respondents were drawn from a large civil service institution. After the raw data were calculated into model format, the hypothesis was proven valid. Cognitive control deficits were shown to have an amplifying effect on the burnout and emotional distance symptoms.

Nontraditional EL Industries

Emotional labor and emotional exhaustion are found in industries that are essentially adversarial in nature. Very little information is available from the U.S. military concerning the effects of EL and EE, but it could be reasonably assumed that it is quite prevalent. According to the Army Field Manual 34-52 on interrogation and interrogative tactics, a Human Intelligence (HUMINT) collector must possess the following traits: alertness, patience, tact, credibility, objectivity, self-control, adaptability, perseverance, total control of appearance or demeanor, and initiative (HUMINT Collector Operations, Headquarters Department of the Army, 2006). They must also possess no fewer than eight specific areas of knowledge, including all pertinent local, federal, and

international laws, relevant to their current roles and specific neurolinguistic cues and clues in the target culture of the area of operations. Extreme job demands and the innate lack of control over a soldier's day-to-day activities combined with the inbred stress of combat deployment ideally appear to be a breeding ground for EE.

Unlike a military HUMINT collector, a civilian police interrogator deals with a fairly static environment that is essentially under the control of the interrogating officer. Even with the obvious differences, exhaustion appears to be only slightly lower than that of a military interrogator. The goal of police interrogation from military HUMINT gathering differs by the nature of what is at stake. HUMINT is concerned with finding a specific target or eliciting understanding of a group or area. Police interrogation is more concerned with eliciting a confession from a crime suspect or guilty party. For that reason, a police interrogator is more likely to have to make use of the surface acting that Hochschild (1983) identified as adversely affecting EL. A police interrogator may be certain that the subject of interrogation is guilty of a heinous crime, but it is essential that the individual maintains a calm demeanor and must remain strong and stern. Interrogators must show empathy to victims and must have high levels of EQ.

In a paper for the Virginia Law Review, Coughlin (2009) described the police interrogator as a "master author or improvisational playwright, one who is comfortable batting around potential plot lines with his leading actors before getting them to sign off on the final script" (para. 2). If this is true, then the interrogator is also an actor in that individual's right, inserting that individual into the final act and throughout the narrative as a sort of deus ex machina (metaphor used to describe a sudden intervention). The

interrogator must maintain that individual constantly as a threat to the suspect in order

to prompt the confession and, dualistically, as a comfortable or friendly enough presence

that the suspect will not remain silent out of fear or self-preservation. To do this, the

interrogator must constantly maintain a watch on personal outer visible verbal cues,

balancing them against individual true emotions, and ensuring that the suspect becomes

neither too comfortable nor identifies the interrogator as an open threat. This suborning of

true inner emotion for false outer display is exactly the sort of emotional strain that

Hochschild (1983) first identified as the root cause of EE.

In most studies focused on EL and EE, gathering data represents the most difficult

and challenging dynamic. Because EL and EE are intangible concepts, there are no

quantitative or qualitative judgments that can be assigned without a level of subjectivity.

Therefore, it falls to the researcher conducting the experiment to ensure that subjectivity

on something that lacks directly physical experimentation is minimal. Methods to ensure

objectivity in EL studies tend to be focused almost entirely on either interviewing the

participants (Martínez-Iñigo, Totterdell, Alcover, & Holman, 2007), situational

observation of the studied parties, or self-completed questionnaires (Totterdell &

Holman, 2003). The issues with this, of course, are many and varied. Self-completed

questionnaires amount to a belief in the objectivity of subjects reviewing themselves.

This is easily seen as highly implausible when one considers the phenomena, known as

the Dunning-Kruger effect (Kruger & Dunning, 1999).

In their paper on the Dunning-Kruger effect, Kruger and Dunning (1999) wrote,

"People tend to hold overly favorable views of their abilities in many social and

intellectual domains" (p. 1). Kruger and Dunning suggested that this overestimation occurs, in part, because people who are unskilled in these domains suffer a dual burden: "Not only do these people reach erroneous conclusions and make unfortunate choices, but their incompetence robs them of the metacognitive ability to realize it" (p. 1).

In layman's terms, people tend to be bad at making judgments about themselves when asked to directly assess themselves. The Dunning-Kruger effect is a direct response to ego dependency. The subjects feel as if they must defend their worth to protect their ego. This leads to the reaction of illusory superiority. Hence, questions aimed at determining EL and EE must necessarily not only attempt to gather information that neither has not nor cannot be empirically tested, it must also be directed towards avoiding any sense of ego dependency to avoid a Dunning-Kruger response.

Theories Supporting EL

Emotional exhaustion can be viewed in a variety of ways and as a side effect of the failure to meet the needs of a variety of known psychoanalytical principles. Even the most basic elements of psychology provide precedent for the assessment of EE. Maslow's hierarchy of needs is one of the oldest and most well-known gauges of emotional satisfaction in modern psychoanalysis. The standard representation (see Figure 3) provides examples of the exact nature of each broad category in the hierarchal pyramid. It should be noted that the top two sections of the pyramid list a number of needs (creativity, spontaneity, and respect of or by others) that have already been established as related to EE. It is intelligible to make the connection to EE and the lack of these elements in one's life.

The creation of a public persona that suborns a subject's personal wishes, emotions, and natural responses creates a wall between personal interaction and the person. In effect, the subject can never have these higher order needs met because the subject is never actually interacting with anyone. The subject's public persona is the one receiving the accolades and criticisms of interaction.
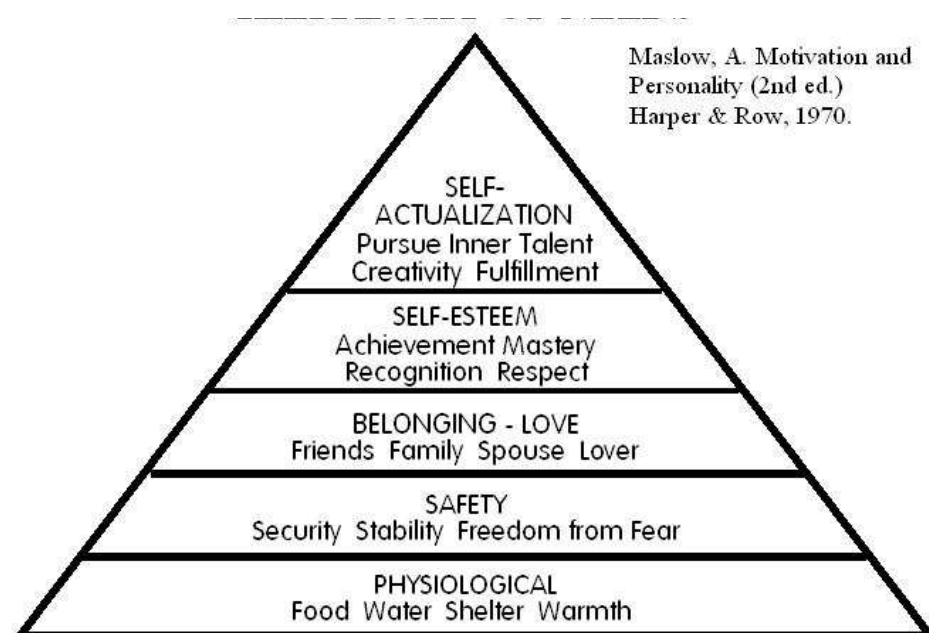
Figure 3. Maslow's hierarchy of needs. From A. Maslow (1970), *Motivation and personality* (2nd ed.). New York, NY: Harper & Row.

Sutton (1991), a Stanford University professor, studied the emotional aspects of the work of bill collectors. According to Sutton, one dimension of EL involves self-regulation of personal feelings into compliance with the policies and expectations of the company. In addition, EL must be fulfilled in a fashion that gains a particular response from the consumer or receiver, which tends to be a common trait of EL across job types.

Contrarily, the bill collector role is differentiated from other aspects of EL because the desired result is to strategically question and convince the consumers to fulfill their contractual obligation. This form of persuasion, which requires more assertiveness, firmness, and concealing true empathy and understanding to the customer, is foreign to other forms of EL in which clients are placated and pleasurable experiences are invoked while high levels of empathy are shown. Instead, debt collectors have a job that occasionally involves making the consumer uncomfortable by using interrogative, open-ended questions, engendering a sense of dishonor or fear intended to improve the probability of debtors paying their bills.

Service Delivery–More on EE

Cheng-Ping and Ju-Mei (2009) explained how EE can emerge as a byproduct of EL on Taiwanese flight attendants. Cheng-Ping and Ju-Mei identified the adverse effect of EE on health of flight attendants over time and highlighted the cause-and-effect relationship between EL and EE. Cheng-Ping and Ju-Mei postulated that because flight attendants are in confined quarters with passengers providing pleasurable worker-customer experiences for an extended amount of time and, as a result, their health spirals downward over time. In addition, the uncertainty of their work shifts and the necessity of working through varying time zones, contributes to work-life imbalances (Cheng-Ping & Ju-Mei, 2009). Cheng-Ping and Ju-Mei further revealed that flight attendants have more direct contact with the airline customer base than any other job type within the airline. Therefore, customers' impression of the airline is mostly derived from the interaction with frontline customer service personnel. To know that a company's public image lies in

the hands of its frontline workers can be pressuring and intimidating for those doing the work. Long shifts, time-zone changes, and unpredictable schedules can all influence the psychological health of airline frontline workers, which can lead to EE and job burnout (Cheng-Ping & Ju-Mei, 2009).

Cheng-Ping and Ju-Mei (2009) described a cause-and-effect relationship between flight attendants, depicting their interaction with airline passengers and work exhaustion. Cheng-Ping and Ju-Mei mirrored Hochschild's (1983) explanation of what EL is and how this form of labor harms employees. Cheng-Ping and Ju-Mei explored the positive relationship of complying with company-directed display policies and the negative effects on workers' mental well-being. The point that not all airline workers are negatively impacted by this form of work was not acknowledged in the study and, therefore, the article did not strike a balanced view of the topic. However, Cheng-Ping and Ju-Mei's study contributed value to existing EL research through its introduction of an industry that heavily relies on competence and adherence to outward displays of emotions using tone and body language. Cheng-Ping and Ju-Mei were able to demonstrate the prevalence of EL across cultural and geographical boundaries.

In another qualitative analysis of the quality of mindfulness (a state of non-judgmental attentiveness to and awareness of moment-to-moment experiences) conducted by Hulsheger, Alberts, Feinholdt, and Lang (2012) resulted in two separate methods of study. The first was a diary study, which lasted for five days and consisted of a survey and a twice daily diary report. It contained usable data from 219 Dutch and Belgian municipal employees. The diaries were filled out twice (once immediately after work and

again immediately before bed) in an attempt to assess a general level of daily

mindfulness among the subjects. As expected, those subjects displaying a high level of

mindfulness also displayed greater resilience to exhaustion, a finding not explored in the

study by Cheng-Ping and Ju-Mei (2009).

The second study was an experimental field study, which included 64 subjects

being split into two randomly assigned groups. One group was assigned to a self-training

mindfulness intervention group, while the second was assigned as the control group.

Those in the mindfulness self-study group showed significantly less emotional exhaustion

and increased job satisfaction compared to those in the control group. This agreed with

the primary hypothesis of the study, that mindfulness maintained a correlative

relationship with EL and EE and that mindfulness training would reduce the scope of

exhaustion and increase satisfaction.

Leadership and Emotions

Newman, Guy, and Mastracci (2009) analyzed the balancing of cognitive

leadership skills, including the incorporation of facts, data, and the emotional dynamics,

which deal with intuition and other human relations skills to maximize productivity of its

frontline staff. Further, Newman et al. explained how proper incentives, compensation

plans, and relationship building can strengthen the workforce and provide a useful

framework for this population. Newman et al. posited that keeping the workers fulfilled

means that naturally, they will feel compelled to represent the company positively and

align with the company's goals. Further, Newman et al. investigated the cause and effect

of positive outcomes when employees are met with effective, relationship-building

leaders who aim to motivate peak-level employee performance. Accordingly, Farh,

Seo, and Tesluk (2012) contributed to this discussion positing that leaders with high EQ

levels know how to engage workers and create team harmony when attempting to achieve

company goals and correlating metrics.

Emotional labor has an effect on customers just as it does the employee

expending regulated emotions for compensation (Farh et al., 2012; Newman et al., 2009;

Watson et al., 2009). Further, leaders must render EL compliantly within the parameters

of company policies when providing feedback and conducting performance reviews and

other interactions involving subordinates as well (Newman et al., 2009). In the Groth et

al. (2009) study, much attention was given to how employee adherence to regulated

interactions impacted customer loyalty and how service quality was the indicator for how

interactions were successfully executed by workers and received by customers. Walsh

(2009) reported a four-prong model highlighted in an assessment of the emotion

management of nurses working in prisons. Walsh identified the primary elements of the

model: "(a) managing one's emotions; (b) understanding one's emotions; (c) using one's

emotions to facilitate ideas; and (d) assessing others' emotions accurately" (p. 144).

In addition, in the work environment, EQ is pertinent in helping leaders to

understand how integral high EQ is in motivating subordinates and how it affects job

performance. Accordingly, studies by Goleman (1995) and, more recently, Joseph and

Newman (2010) mutually agreed that leaders with high EQ bestow greater performance

outcomes on their employees. Further, Goleman described EQ using the following

principles: (a) comprehension of one's own emotions, (b) governing one's own emotions,

(c) self-motivation, (d) acknowledgment and comprehension of other's emotions, and (e) directing other's emotions. In a separate report, Farh et al. (2012) similarly reported the importance of EQ in effective work teams when managerial work demands are high.

Kiel and Watson (2009) examined public sector management and the pertinence of enrapturing its public constituency. The authors asserted that public leaders who neglect their public jeopardize their public credibility. They further examined the relationship of public sector work and EL. Their intent was to identify crevices and interruptions in existing investigations, while exploring the necessity of hiring the right people in variety for public sector jobs (Kiel & Watson, 2009).

Similarly, Newman et al. (2009) investigated other public service jobs involving EL; however, their research concentrated on improving managers' interaction with employees, rather than to external customers, to augment worker performance. The intrinsic value of employee contributions should be integrated in how they are compensated and evaluated (Newman et al., 2009). Incorporating this form of affective interaction and evaluation of frontline workers will lead to better performance and enthusiasm to serve the public and deliver world-class customer service (Kiel & Watson, 2009; Newman et al., 2009).

Methodology Used by Researcher and Others on the EL Research

Needs-based theories, such as Maslow's hierarchy, are foundational to this study on debt collectors. Based on the job requirements and public perception, the question becomes whether collectors' personal ideals are met at the hierarchy levels? The collective body of research on professions enriched with EL explored the service side in

which workers must show high levels of empathy while workers in EL jobs that are required to reduce empathy and show less concern for the consumer's circumstances, as in the case of debt collectors. They are the corporate police who must use interrogative questioning at times to impel customers to pay their bills.

The methodology for this study was qualitative by the nature of the phenomenological approach. In this study, I sought to address personal accounts of each participant's work as a collector. Researchers use qualitative approaches because they are open to a myriad of realities. Researchers tend to bring their own realities to their research in qualitative research studies. Creswell (2013) stated that there are five philosophical assumptions that lead researchers to qualitative research: ontological, epistemological, axiological, rhetorical, and methodological.

In ontological research, the researcher seeks to answer the nature of the reality of the subject with the understanding that reality varies for different people and the researcher seeks to cluster themes and uses quotes from the participants. An epistemological study is field conducted and the researcher tries to get close to the participants under investigation. In an axiological study, the focus in on the researcher's biases and values on the subject, while a rhetorical study supports that the writing must be personal and in literary form, using research that is methodical to depict a process (Creswell, 2013).

Some researchers have used qualitative methods to explore the topic of EL, such as the 1991 Rafaeli and Sutton exploration of combining positive and negative emotions as a tool to influence organizational compliance. Rafaeli and Sutton (1991) made an

interesting comparison of interrogators and bill collectors. Both jobs require a good and bad cop approach, meaning that empathy, firmness, and probing are key traits when persuading their audiences is the intended outcome. Interrogators are authorized by the very nature of their work to probe suspects for the truth and they are backed by the institution of law enforcement to induce and enforce compliance from those under scrutiny.

Interrogators must also possess high EQ when working with victims of crimes and comforting and reassurance is needed; likewise, debt collectors must probe and use empathy on the same person when attempting to persuade them to pay their bills. Unlike military and police interrogators, debt collectors are void of the same level of authority and they must use softer probing methods. Within a similar context, when comparing a nice authority figure with a mean one in the same situation, a recipient of emotionally transactional interaction will likely work with the nice person in comparison to the mean one. In the Sutton and Rafaeli (1991) study, semistructured interviews, tape recordings, and brief exchanges in the hallways were a part of the data collection process. Two studies were conducted: 20 interrogators for the first study and 200 debt collectors in the second study. The study concluded that there is a family of emotional contrast strategies used to force compliance on the audiences of both professions. The conclusion in this study that using positive emotions occasionally has to work simultaneously with contrasting negative emotions to yield the results needed to amass truth in both professions.

In another qualitative inquiry entitled *The Dimensions, Antecedents, and Consequences of EL,* Morris and Feldman (1996) posited that management largely dictates how employees should interact with consumers and that EL is associated with four distinct dimensions: frequency of appropriate emotional display, attentiveness to required display rules, variety of emotions required to be displayed, and ED generated as a result of not expressing genuine feelings due to company-regulated rules. In the Morris and Feldman study, existing articles were compiled to formulate propositions on how to examine various aspects of EL. Twelve propositions were brought forth in total by Morris and Feldman:

1. Explicit company-sanctioned display rules will be positively attributed to frequency of expected emotional display.

2. Close monitoring will be positively associated with increased frequency of emotional display.

3. Women will display emotion with greater frequency than men.

4. Task routine will be positively associated with frequency of emotional display.

5. Task routine will have negative association with attentiveness of display requirements.

6. Role receiver power will have positive association with display rule attentiveness.

7. Role receiver power will have negative association with the emotional display variety.

8. Emotional role variety will have positive association with the variety of task.

9. ED will be greater when the job requires in-person, one-on-one interaction.

10. Work autonomy will be negatively associated with ED.

11. Positive affectivity will have positive correlation with ED when one is required to display negative expressions.

12. Negative affectivity will have positive correlation with ED when one must display positive expression of emotions.

Morris and Feldman (1996) endeavored to analyze existing deliberations on EL and its consequences. In doing so, they interpreted several existing works from various authors to aid in the formulation of their 12 propositions. Each proposition was brought forth with the intention to encourage a fresh vista on the topic of EL and ED. Unfortunately, most EL research is designed to describe the effects of EL from a negative perspective, disregarding the potential of positive consequences.

Other researchers conducted research on EL using alternative methods. Totterdell and Holman (2003) explored this topic in a study entitled *Emotion Regulation in Customer Service Roles: Testing a Model of EL.* In the theoretical framework, Totterdell and Holman suggested that EL research can yield similar results even when using various models and methods. Totterdell and Holman aspired five conclusions:

1. Negative events originating from customers and coworkers will be positively associated with deep and surface acting in employees, but the association using customers will be greater.

2. Surface acting will be more positively associated with EE in employees than deep acting.

3. Deep acting will be more positively associated with service performance than surface acting.

4. Employees' levels of emotion regulation will be negatively related to their emotional expressivity and positively related to their EQ.

5. Employees perceived job autonomy and supervisor support will be positively related to their levels of emotion regulation.

In the Totterdell and Holman study, the methodologists used the multilevel regression model using two questionnaires with multi-item scales for data collection and to inspect various aspects of service representatives' roles and the expectation of their emotional displays toward customers.

One questionnaire was designed to measure individual dynamics and the other to demarcate organizational factors (Totterdell & Holman, 2003). The methodology was devised to gauge EQ, emotional expressivity, autonomy, supervisor support, and EL. There were 18 volunteers working in the call center environment: 13 females and five males from seven teams. The study concluded that surface acting has a positive relationship to exhaustion compared to deep acting (Totterdell & Holman, 2003). Companies may not have control of consumer reaction; however, they have more input and influence in their relations with employees and, therefore, good employee relations are in the best interest of companies and their customers.

Similarly, in the article *Want a Tip? Service Performance as a Function of Emotion Regulation and Extraversion,* a distinct connection is found between deep acting (the modification of emotions in oneself) and positive reactions in others as opposed to surface acting (the display of non-sincere emotions), which was found to have a positive reaction only among reported extraverts (Chi, Grandey, Diamond, & Krimmel, 2011). Introverts reported a negative to neutral reaction to surface acting. This discrepancy, along with mixed results in prior studies, was the main impetus behind the quantitative analysis applied by Chi et al. (2011). Sixty employees were given surveys to assess their Emotional Labor (EL) load and 10 customer survey forms each. In total, 404 usable customer survey forms were accepted. The customer surveys measured the customer experience with a shortened five-factor inventory set, using 1-(Strongly Disagree) through 5-(Strongly Agree).

In the meta-analysis conducted by Hulsheger and Schewe (2011) in *On the Cost and Benefits of Emotional Labor: A Meta-Analysis of Three Decades of Research,* the authors assessed the results and final outcomes of 95 independent studies containing 494 individual correlative findings. The meta-analysis confirmed, once again, the connection between surface acting and impaired well-being/job performance, in addition to a connection between deep acting and emotional performance/customer satisfaction.

Groves and Vance (2009) explored EL from the EQ perspective with intent on gauging the degree that EQ plays a role in organizational commitment. In their quantitative study entitled *Examining Thinking Style EQ and Organizational Commitment in the Context of EL,* the theoretical framing was that EL balanced with

linear or nonlinear thinking promotes a healthier organizational commitment. Groves and Vance postulated four hypotheses:

1. Linear thinking style will be positively associated with understanding emotions.

2. Linear thinking style will be positively associated with regulating emotions.

3. Nonlinear thinking style will be positively associated with perceiving or appraising emotions.

4. Nonlinear thinking style will be positively associated with using emotions to facilitate thinking.

The survey was administered in Likert-type format and a regression model was employed on the data obtained from 97 managers. The conclusions depicted that liner thinkers identified emotions, nonlinear thinkers used emotions to generate thinking, and both styles were optimal for high EQ. Essentially, linear types are more rational and consciously able to detect emotions of others in the workplace and incite certain levels of excitement while nonlinear types are able to do the same actions, but are directed by feelings and intuition.

Chen and Lin (2009) conducted a quantitative-factor analysis study entitled *Reducing Service Agents' EL by Emotion-Focused Human Resource Management.* The theoretical framing of the study was human resources management practices are impactful to customer-focused workers. Chen and Lin postulated that recruitment practices would have a significant effect on employee emotions; selection practices would have a significant effect on employee emotions; socialization and training

practices would have a significant effect on employee emotions; performance appraisal practices would have a significant effect on employee emotions; and reward practices would have a significant effect on employee emotions. The methodology of choice for this study was factor analysis, using the SPSS computer software program (Version 12), item-to-total correlations and multiple regression analysis with the total of 30 companies and 171 responses. The researchers deduced that companies will yield happier and more productive employees when they invest in emotion-based human resource practices (i.e., recruitment, rewards, training, socializations, and appraisals). The researchers' evaluation examined the importance of having policies and practices in place that motivate workers to perform at desired peak levels and mitigate negative emotional outputs of EL.

Conclusion

The subject of EL is broad, but the findings in each study are similar. The regulation of emotions in the workplace is necessary according to the various articles presented in this literature review. Throughout the body of this chapter and the literature reviewed, suggests that environments lacking emotional regulations can interfere with the health of workers, profits of a company, and employment statuses. Leaders have to be cognizant of how their ability to utilize emotions and incite certain emotions in others can improve or break down employee morale, which, in turn, can transfer to the consumer. A negative transfer of emotions can impact the reputation and bottom-line results of a company. It can cause attrition due to low morale with employees and it can cause high turnover if the policies and rules are not followed by the workers.

The execution of EL in professions, such as teaching and nursing, might have declined by the sheer notion that there is a shortage of workers in both fields; however, the demand for this type of work has not. Due to the amount of emotional contact involved in teaching and nursing careers, there is a shortage of people choosing these jobs as careers (Setter, Walker, Connelly, & Peterman, 2011). Both jobs are said to have high stress levels. Aspects of emotional work appeal to some individuals and, as many find, meeting the needs of other people is rewarding: Those employees are enthusiastic about their involvement in EL.

The subject of emotions in the workplace is important because it affects many aspects of running a business. It takes people to carry out the daily goings-on within an organization; therefore, learning how to interact, get along, and complete the work in teams, individually or otherwise, is important. Yet the bulk of research conducted on emotions focuses mostly on the responsibility of the workers in organizations; it rarely acknowledged or included external customers' responsibility or necessity to show awareness of emotions in their interactions with workers. Albeit, the negative stigma socially assigned to collectors was not addressed in the research; however, there is opportunity for more research in this area. Chapter 3 includes more information on how the research of this study was conducted.

Chapter 3: Methodology

The purpose of this study was to reveal the lived cognitive and emotional experiences of debt collectors. This research idea resulted from my inability to find sufficient research of debt collectors in narrative form. Debt collectors are closest to the work and the customer and, therefore, can provide the clearest understanding of the various components of the work. They are equipped to describe any triumphs and failures of the interactions between their equipment, tools, and relationships related to collection of debts. Therefore, it is important to add different perspectives on the experiences of debt collectors utilizing a variety of scientifically driven tactics and techniques.

The core research questions for this study were crafted to determine what debt collectors perceive their role to be and how they experience their work. Several additional subquestions were crafted to investigate whether the required activities and duties of their roles positively influence success or failure in their roles. A primary goal of this qualitative research design was to gain a depth of personal understanding of what and how debt collectors experience their work. Some of the study goals were obtaining insight that could aid in shifting paradigms of societal thought related to debt collection, and reducing turnover, attrition, and work-related stress in hopes to improve debt collectors' job satisfaction.

Workers must engage in a variety of relationships when fulfilling their work. All of the contact made within the workspace with other humans is a form of relationship, whether with a peer, client, or leader, any of which could lend itself to new research. The phenomenon of EL yields similar and yet very different findings depending on the

relationship. In a qualitative study, asking open-ended questions might lead to responses from the research participants that include interactions with several people when the questions are designed to learn what and how the job relationships are viewed. For research on debt collectors, this phenomenological discussion involved inquiries on job satisfaction, company commitment, environment fit, deep and surface acting, and a host of others. Notwithstanding the choice of the researcher, the survey and interview questions captured the core of prevalent experiences describing debt collection workers' reactions.

Phenomenological Study Justified

The meaning of lived experiences of debt collectors can be described by original and authentic sources, using a qualitative phenomenological research approach. Using a quantitative methodology would not provide the in-depth explanation from an insider's consciousness, which is needed to balance the existing research. Considering EL is expended by debt collection agents when executing their knowledge, skills, and abilities in their roles and when depicting EQ in reading the emotions of others, a qualitative research method best assisted me in gathering intelligence on the role, limitations, or liberties experienced by workers. There are two types of approaches to phenomenological research: hermeneutical (text interpretation) and transcendental (lived experiences) or psychological. This study took the transcendental approach, which focuses on descriptions and experiences of the participants (Moustakas, 1994).

The expected outcome for this study using this methodological approach was to provide a fresh vista of the personal interpretations that are inherent to collection workers

and their human experiences. This is important because there is a gap in research on this subject. According to Moustakas (1994), a phenomenon can be happiness, greed, fear, addiction, or a profession, and using the transcendental or psychological approach requires the researcher to remove personal biases to gain a unique vista of the phenomenon under investigation. Due to the inordinate amount of human contact within the field of debt collecting, predictable and unpredictable occurrences are experienced regularly. Debt collectors encounter consumers who are cooperative, irate, or verbally abusive and those who make threats to do physical harm (Grandey et al., 2007). That said, I aspired to provide a fuller understanding of the work experiences and personal perspective of this work to its audience.

Why the Phenomenological Methodology?

Phenomenological studies are best utilized when a more in-depth outlook is desired on a particular topic. Thus far, there has been little research outlining the work experiences of collectors from their own insight. When a researcher wants to learn more about a group of people and their common ground, the phenomenological design is one of the best approaches to take. Examples of commonality include (a) emotions, (b) thoughts, (c) behaviors, (d) culture, or (e) gender experiences. The work of debt collectors is emotionally grievous and can be stressful, as are other professions; however, the public perspective on the role of collectors is consistently negative, despite it being a very necessary role in the business world. The phenomenological methodology, as suggested by Creswell (2013), can draw out information about the job previously

unknown that could be used to truncate issues and prevent loopholes related to the role, policies, or laws.

The phenomenological study could necessitate multiple interviews. In the case of multiple interviews, the researcher might not have collected enough information to conclude that there are connections between the research participants. Creswell (2007) contended that the phenomenological method can provide streamlined data through using "a single or multiple interview process. . . . [Moustakas' approach helped] novice researchers establish a comprehensive structure" (p. 62). On the other hand, this method requires a wider philosophical understanding to lend credibility to the research study (Tracy, 2013). Credible research can help to bring about positive social change in society and the workforce.

Once an adequate amount of data is gathered, the researcher can then refine the information with the aim of determining areas of opportunity, which could change the industry in a positive fashion. This methodology could provide leaders or policymakers with valuable information that could create social change in the work environment or across social stratums. Polkinghorne (1989) recommended as many as 25 participants as an adequate amount for the interview process: The fewer contributors in the study, the more in-depth the data collected; thus, this study involved 10 research candidates. Polkinghorne suggested the introductions of observations in the forms of artistry, musical presentation, and poetic displays as viable methods for gathering an array of data forms; while Creswell (2013) and Van Manen (1990) advocated recorded conversations, written forms of data, and fictional work as contributory data sources for this type of research.

EL research on debt collection workers could employ all of these techniques as rigorous and dynamic data sources. Collecting usable data is an important part of the research process and equally important is sorting through the data and making sense of the information. The data must be analyzed and categorized before any conclusions or interventions can be considered.

All data gathered for the study must be scrutinized and categorized with other similar significant statements given from the participants' experiences of the EL phenomena of debt collecting. Phenomenological research is useful in providing a robust perspective on the prevalent experiences and can assist in problem-solving initiatives in noncollection professions in which there are instances of human interaction.

Researcher Role and Bias

I served as the primary interviewer of the study participants. I was strong familiar with the role of debt collectors indirectly because of former positions that I held in the debt collection field as a trainer and performance coach. Although I have worked in the financial services industry for 5 years and have never worked as a debt collector, my interest in observing workers in this role emerged through curiosity. I have observed collectors' interactions with consumers, leaders, and peers; and have witnessed moments of emotional displays during and after those interactions.

I decided to conduct one-on-one interviews as the primary method of collecting data because the body language of each participant is easy to assess through this medium. Body language or nonverbal cues can provide additional information on the participant's true feelings on a topic and non-verbal communication can aid in assisting a participant in

communicating a message that might be verbally challenging. Often, one might

communicate a message through facial expressions, unusual eye movement, hand or toe

tapping, or a change in physical posture. These types of reactions could supply additional

meaning to what has been shared verbally by participants.

As the researcher, I documented non-verbal cues on a separate log, indicating any

of these cues or others not mentioned at the time of or during each question asked. The

interview was recorded via a digital recorder, with a second recorder available for backup

in case of technological failure. Interviews took place in a public venue (i.e., a

community library study room), unless the participant requested a location that was less

subdued and quiet, in which case they determined the location of the interview. My goal

was to ensure that the party contributing information and ideas was comfortable when

responding to the research questions.

Two Broad Questions and Data Analysis

In phenomenological research, the data collected from the research participants

undergo a horizonalization process (identifying common statements, or quotes from

research participants' responses) stemming from the transcripts and recorded statements

in search of shared feelings. These statements and quotes are clustered into themes and

they are analyzed for specific patterns and similarities. In this study, the objective was to

understand what debt collectors experience in their line of work and how they experience

what they experience or how the requirements of the work impact them. Scientifically,

this data analysis process is known as textual and structural descriptions (Moustakas,

1994). The two types of questions anchored in phenomenological research draw out

textual and structural intelligence, which explains, first, what experiences the participant observed and inquiries designed to incite structural data, and, second, the situations or understandings affecting the participants experiencing a phenomenon. After the questions have been answered, the data are sorted, organized, and categorized in a manner that describes common-lived experiences of emotional laborers in the debt collections industry (Moustakas, 1994; Polkinghorne, 1989).

The two questions are static; however, other supporting questions can be asked to obtain more robust information (Creswell, 2013). In this study, a series of questions were asked of the participants to gather as much insight into the work, perspective, and feelings of the workers doing the work. The naming convention for the textual inquiries is textual, or structural, and the number signifies the specific question asked; the convention for the structural questions is similar to the textual except the first structural, the second is subsequent, and the integer used represents the specific question under the category. The textual and structural questions were verbally or manually administered and the responses were recorded via audible device and manually (see Figures 4 and 5 for examples of potential questions).

Type	Question

T. Provide a physical description of your understanding of a debt collector's ultimate role?

T1. Tell me about your daily role as a debt collector?

T2. What are the requirements and/or skills of your role?

T3. Describe the steps used for you to execute your job daily?

T4. Describe the types of technology used in your work if applicable?

T5. Explain what it takes for you to do your job well or satisfactorily?

T6. What roles do others play in your successful execution of your job?

T7. What is the role of emotions in your work?

T8. Describe the source of satisfaction in your role as a debt collector? Why? Probe. What excites you about your work?

Figure 4. Textual questions. T = textual.

Type	Question

S. Describe your emotional experiences related to your job?

S1. Describe ways that your experiences affect your role as a debt collector?

S2. What are your expectations of your company as it relates to keeping you safe at work?

S3. How does your work relationship with coworkers and management impact your sense of accomplishments and work?
Probe. How did this impact you or your work?

S4. Explain the ways that your company or leadership reward, acknowledge or recognize your performance as an employee?

S5. Describe ways in which you believe you are fulfilling your life role?

S6. What would improve your work life?

Figure 5. Structural questions. S = structural

Ethics in Research

Studying the impact of emotions can be interesting and groundbreaking for social sciences; therefore, it is important for the researcher to conduct studies that hold the utmost integrity and ethical standards. There is a process in place that ensures that research is upheld and carried out in a manner that protects the participant, the researcher, and the institution that supports the study. Prior to conducting this study, I (ID: 487481) underwent thorough and extensive online training with (course ID: 3964331) Institutional Training Initiative (CITI) to ensure ethical compliance throughout the entire interview, data analysis, confidentiality, privacy, protection of data collected, and research stake holders' processes. For this study, stakeholders included the participants, myself as the researcher, and the supporting academic institution.

Once the Institutional Review Board approval was given by the board, I was free to begin the formulation of a sample group. The sample selection for this study consisted of 10 debt collectors, all of whom had different experiences, worked at different levels, and had varying years of service in the industry. Although phenomenological research can consist of as few as five participants, I chose 10 to avoid obtaining a sample that was too large, which could complicate the results due to technique and too much data, just as too small of a sample for this type of study could impact the results by not providing enough data and ultimately minimizing the usefulness of the study (Dworkin, 2012; Moustakas, 1994).

In addition, for this study, I selected individuals from the debt collections industry based on referrals from those who were currently working in the industry. The workers

referred could be local or work in a different county or state; however, the preference was to recruit all participants within close proximity to reduce time and costs. Each state has additional laws that supplement federal laws, which should not impact the participants' responses because the state laws emerge from the FDCPA, which is a Federal law. Further, to provide flexibility to the participant who might not be able to meet for the interview, a telephone interview served as an alternative last option. The participants did not have personal relationships with the interviewer or researcher to abate impropriety, reduce potential of participant bias, and to promote freedom of thought (Singleton & Straits, 2005). Singleton and Straits (2005) purported that "this format can provide insight into the logic and degree of knowledge that participants possess" (p. 267). Contrarily, Singleton and Straits postulated that the coding process can be time consuming and can produce errors.

All participant involvement was totally voluntary and no incentives were provided. Incentives could motivate the participant to contribute for the wrong reason, which could impact the validity and reliability of the study. The benefit to the participants was to present their personal and professional voices in a forum, which otherwise would be unavailable, to incite social change by changing of social paradigms surrounding debt collections. Along with IRB approval, a Walden University pre-approved consent form was emailed to all research participants and required an e- signature (or an email reply with "I Consent" in the body of the text) before any data were collected.

Sampling

A nonrandom selection or snowball selection process does not always depict results representative of the larger population. Establishing a research design in which a random sample of debt collectors has proven problematic; therefore, specific criteria were expected of each participant (i.e., age, years of experience), as depicted on the recruitment letter and confirmed using individual identification with use of a demographic survey. Because I wanted to interview participants who could give current information and those who had time to experience a variety of interactions, both personal and professional, each person surveyed must have had a minimum 3 years of experience and must have been employed currently in this field at the time of administering the survey.

One or several workers were identified through social media (i.e., Facebook, Twitter, LinkedIn), through an initial inquiry from which all participants were referrals. According to Branthwaite and Patterson (2011) social media is a great option for gaining qualitative data in this technology era. Thus, a specific search was conducted to filter occupations or interests of others holding social media accounts. LinkedIn is specifically designed for connecting with people who are looking for others with specific credentials and background experiences. Many social media account holders have personal inboxes and can send and receive messages from others on the various sites. Therefore, this technique assisted in recruiting the first candidate and the referral process ensued thereafter. Each referral was followed up on with a phone call, email, or other media source and received a recruitment letter (see Appendix A). This recruitment letter

explained the dynamics of the study, assured anonymity, and presented the benefit of

the worker's participation. According to Polkinghorne (1989), a minimum of five and

maximum of 25 participants with shared experiences is required to determine

commonality amid research participants.

Up to 25 participants could be recruited for this research methodology; however,

this research involved a convenience sample of 10 participants. In a review paper

published in the National Centre for Research Methods (NCRM), Baker and Edwards

(2012) interviewed 14 qualitative research experts on the subject of how many interviews

are needed for qualitative research studies. Each participant agreed that there is no

specific answer to the question, but that there are a few ideas to explore when making this

decision. In this paper, an important claim was made that in a good case study, only one

participant is common and is equally sufficient to achieve richness in detail, citing

criminology as a key genre that often employs this approach (Baker & Edwards, 2012).

In addition, the Baker and Edwards (2012) reported that small sample groups are

especially appropriate when the population under review is not easily accessible or when

the focus is on individuals versus groups. Examples of this hidden or difficult to reach

population are deviants, elites, board members, drug producers, and gang members

(Baker & Edwards, 2012). The authors further posited that in this instance, a

recommended six to 12 participants can offer valuable and detailed insight into a

particular phenomenon. Debt collectors are not necessarily an easily accessible

population and it can be a difficult task to get permission from large companies to

conduct studies on this profession, perhaps due to the controversial nature of the work.

As the researcher of this study, I made attempts to gain access to companies that employ large populations of collectors to no avail and therefore took the approach of recruiting a smaller sample and utilize qualitative interviewing techniques to collect data.

To ensure that there was not a threat to the sample size or number of participants over time, each person was asked to recruit or refer three people who fit the research criteria. Of those recruited, a refining process helped the investigator narrow the sample to 10 by randomly selecting from all of the eligible submissions. Using this process ensured a surplus of participants, for which case history and/or maturation are factors that threaten the fluidity of the process (Dworkin, 2012). Before the recruitment letter was sent, an e-mail or social media message was sent to a variety of people asking for participation. It was my desire that at least one person would reply using this technique, which was the case. If one person did not reply with this technique, the plan was that I would go to an actual agency local to the southeast Michigan market and solicit participants by walking up and asking interested others to participate, but this was not necessary.

The sample selection process was essential to locating the right people in the debt collection industry to ascertain pivotal findings. According to Singleton and Straits (2005), this is the portion of the research in which cases are selected for observation. Although the sample selection process for this research is considered nonprobable, Singleton and Straits contended that random sampling is the best selection method. My reasoning behind the nonprobable approach was to parsimoniously and efficiently locate qualified participants for the study. Notwithstanding the small sample, the findings of this

study delivered wide appeal because debt collectors are governed by the same federal law in the United States. The FDCPA is the regulation by which debt collections standards are measured. This gives the physical work that they perform commonality amid collectors throughout the country; therefore, the findings should has wide appeal. Potentially, outliers could surface and pose opportunities for future research. For example, because this research was designed to determine job satisfaction based on Maslow's theory, an outlier might have shown that there was an additional level of needs not originally thought of (i.e., a spiritual or artistic layer).

Because there is not a random selection process for nonprobability testing, investigator biases can surface (Singleton & Straits, 2005). To avoid researcher bias, all questions were nonleading and asked without any inflection to avoid any particular tone. Further, I avoided awkward body language or facial expressions and had a casual, but tasteful, style of dress to depict comfort and relaxation to the participants.

A nonrandom selection or snowball selection process does not always depict results representative of the larger population. Establishing a research design in which a random sample of debt collectors could be obtained proved problematic for me; therefore, specific criteria were expected of each participant. Each person surveyed must have had a minimum three years of active experience and must have been currently employed in this field at the time of administering the survey and conducting the interviews. An initial e-mail was sent and, by word of mouth, I acquired as many interested parties as available. I also used social media as a recruitment tool to diversify those responding to the request for a participation pool and from those responses

narrowed all referrals down to 10 participants. As a backup measure, I actually sought

out collection agencies for permission to interview their employees if needed. All

participants resided local to the southeast Michigan market.

Each worker was identified in the field and pursued for participation by using a

recruitment letter (see Appendix A). This recruitment letter explained the dynamics of the

study, assured anonymity or privacy, and presented the benefit of the worker's

participation. Up to 25 participants could be recruited for this research (Polkinghorne,

1989); however, only 10 were selected for this research.

Sampling aids in collecting data and making generalizations about groups and

populations studied. However, samples too large in size can pose problems, as can

samples that are too small (i.e., it can be extremely time consuming and resource

intensive). According to Singleton and Straits (2005),

Inaccuracies can emerge when a researcher tries to observe all cases when there

are large sums of people in the population. [Singleton and Straits recommended

Flarge populations of people to avoid inaccuracies and unmanageability. (p. 112)

While sample selection is extremely important in testing validity, instrumentation

is as well. Selecting the right instrument requires that an adequate construct of ideas is

compiled into a formatted survey, interview, or other instrument that materializes valid

information on the research topic.

Target Population

Studying the perspective of debt collectors can provide the collections industry

with invaluable information, which is why phenomenological studies benefit human

resource managers who intend to ensure fairness in the workplace. One's personal

culture plays an important part in how company culture is perceived (Grandey et al.,

2005; Noronha & Cruz, 2007) and, for this reason, top-level decision makers need to

understand as much as they can about their most valuable assets: the workers. According

to Lockwood and Deng (2004), workforce differences are prevalent in today's workplace

and human resource professionals must be aware of the social distinction of its resources.

Bhave and Glomb (2009) asserted that when policies and protocols are incorporated into

company culture, a variety of social and cultural norms must be considered. This is

especially true when the work tasks require an inordinate amount of consumer interface,

as with debt collectors who typically work in call centers.

My decision for employing this approach was to amass insight from debt

collectors and share with leaders, lawmakers, and society in the hopes of garnering

understanding of the necessity of this type of work, and exposing how the workers who

execute this work perceive their responsibilities. Coping strategies emerged that may help

workers ease or improve negative experiences that are inherent to the nature of debt

collections. In addition, creating remedies or developing practices and policies that

benefit the collections industry through understanding worker issues could transpire.

These proactive interventions might ameliorate adversity when there are common threats

to positive work outcomes.

Data Collection

The primary source of data collection was through using open-ended interview

questions. When asked properly, open-ended questions tend to provide participants the

ability to interpret and describe their experiences in a manner that is unbiased.

Collecting data through asking questions in a nonleading style can aid in exposing details

of workers' ideas from a perspective known by those closest to the work. Once data were

collected from all participants, the raw data were transcribed by an experienced

transcriptionist and refined by me, the researcher, through a compilation and sorting

system. Each participant had a manual file and an uploaded version was backed up into

the research soft ware as well as on a memory disk. Each file represented the sample of

research participants.

In addition, the phenomenological method lends itself to exposing extraneous or

outlier variables, which could serve as the impetus for future research. These outlier

experiences can be used to create policies, processes, and interventions that engender

social change and future empirical studies. Van Manen (1990) contributed to this

philosophy by suggesting that credible data can be captured through the use of visual

depictions, audible resources, and recorded writing in the form of novels and other

documented missives.

The researcher must ensure that ethics and morals are foundational to the research

and, when there is uncertainty on whether the research plan conflicts, the researcher

should seek guidance from others (Singleton & Straits, 2005). In fact, Fisher and Fryberg

(1994) suggested reaching out to the research participants for their opinion as a viable

approach; however, the researcher should not ask participants on matters involving

confidential or private matters involving other participants and involving any data

collected on others in the study. For this study, I stored all data with certainty in locked

files and on secured disks that will remain secured for up to five years for auditing if

needed, after which time all data will be destroyed. If at any time a participant decides to

withdraw their information or becomes upset about a procedure or process, proper

authorities will be contacted at the university immediately. If there was any significant

change in the approved plan of study, induced by the participant or otherwise, the

program leader at the supporting university was notified immediately.

Instrumentation

Techniques and tools are extremely important in gathering observations and data

needed for qualitative research. In their *Approaches to Social Research* text, Singleton

and Straits (2005) reported all approaches to research hold strengths and opportunities in

which the researcher must decide which approach best suits the intentions of the research.

Field research is a generic term used to describe a variety of methods in which qualitative

research is reported and gathered. A key feature of qualitative research methodologies is

that it lends itself to directly observed behaviors in the case that the research is done face

to face. One handicap, according to Singleton and Straits, is that the data collection

process can be unstructured and sporadic, and can require a considerable amount of time.

This study involved a short demographic survey and a one-on-one interview with all

questions represented on an observation form.

Both the survey and interview observation forms were not published and were

created by myself as the researcher, to directly correlate with details of each participant's

lived experiences related to the phenomenon that each experiences as a debt collector.

Each interview question was specific in asking in open-ended fashion what and how debt

collectors physically do their work and how they feel about their work. Many questions emerged from the various articles retrieved from Walden University's online databases on the subject of EL and its corresponding outcomes (i.e., inauthenticity and burnout).

Survey

Surveys are one of the most widely used data collection processes. It is not uncommon to participate in a survey while standing in the grocery line or while surfing a particular web site. Most surveys involve closed-ended questions or they involve a rating system as used in a Likert-type scale and occasionally combine open- and closed-question techniques. Budget and cost tend to influence the method used when the representative sample is large (Singleton & Straits, 2005).

There are three common traits as identifiers of field studies: First, a large number of respondents are chosen through probability sampling procedures to represent the population of interest; second, systematic questionnaires or interview procedures are used to ask prescribed questions of respondents and record their answers; and, third, answers are numerically coded and analyzed. This study varied in that the sample consisted of a small sample of 10 participants, utilized by a nonprobability process. However, the survey and interview questions were administered consistently: (a) the same questions were used, (b) all questions were administered sequentially, and (c) all questions were asked within the same time constraints.

A survey that is designed to describe a phenomenon and is treated and analyzed in a manner that differs from a design that has the sole purpose of explaining a phenomenon. According to Singleton and Straits (2005), explanatory surveys, which

generally seek to determine "a cause-and-effect relationship, tend to require and utilize

sophisticated data analysis techniques" (p. 223). For the purpose of this study, the survey

was used to describe the participant only. All of the questions were closed ended seeking

demographic information depicting details about the research participants (e.g., age,

gender, education level, income, familial status, ethnicity, and years of work experience).

Each category was coded numerically using a basic numbering scale of 1 through 5, and

each subcategory was assigned a letter (e.g., a, b, c) designation.

Interview

Conducting a field survey is an excellent way to complement survey results and

observations and can assist in organizing information when analyzing the data collected

(Moustakas, 1994). During the interview, a robust amount of textual and structural

questions were asked and, therefore, audio recorded. Actual responses that were digitally

recorded from the debt collector can be documented and interpreted better than

nonrecorded responses. This helped reduce translation errors and loss of valuable

information given due to poor note taking during the data sorting and refinement process.

It also allows the researcher to interact when necessary and pay close attention to non

verbal cues or external noise that might occur. I used individual observation forms that

listed all of the textual and structural questions administered with enough spacing to write

details of any abnormalities, gestures, or behaviors that could occur.

Moreover, the quality of the data collected in the interview is dependent on

interviewer observations, active listening, probing, and logging the data, while also

encouraging active participation within the research (Dworkin, 2012; Singleton & Straits,

2005). Therefore, each research participant was given a briefing of expectations regarding the interview to start the process. They were told to expect to spend approximately 1-hour answering questions honestly with as much detail and freedom of thought as the participant chooses. An explanation of the number of questions also was shared upfront.

The interviewer reiterated the terms and conditions of the initial recruitment letter and consent form, reminding each participant of their privacy and confidentiality throughout the entire data collections, refinement, and final delivery process. If at any time, the participant felt that they no longer wanted to continue with the interview process or wanted to retract their interview, transcripts, or otherwise, they could do so at any time, with no negative repercussion. After each interview, each participant was debriefed on the next steps and follow up details (should they want a final summary of the study), and was given interviewer contact information as well as information to the supervising university, should they have any questions or concerns after the interview.

Interviewer

There was a series of textual and structural, open ended interview questions asked of each participant by the interviewer, who served as a third instrument, which is further discussed in the next section. In this phenomenological study, the researcher, along with the survey and interview observation form all served as the instrument. Because person-to-person interviews took place and the interviewer was asking all of the questions, the participant did not have to write anything during the interview. The only physical exertion on behalf of the participants was to fill out the short demographic survey

administered (i.e., name, age, years of experience, gender, education level and

ethnicity; see Appendix B). All other information was given verbally by the research

participants and simultaneously audio recorded.

Existing Data

According to Singleton and Straits (2005), there are five divisions of this form of

data: public documents, private documents, mass media, physical nonverbal materials,

and social science data archives. In collection agencies, existing data could come in the

form of customer surveys and daily, weekly, or monthly performance results. For this

study, the data used were given directly from the participants of the study because there

have been very few studies conducted on debt collectors.

This phenomenological research involved the use of surveys and interviews

obtained from 10 debt collectors for the purpose of collecting pertinent data from the

workers. A direct observation of participants working was not feasible because I was

unsuccessful in gaining permission from company leaders to conduct social research. A

potential reason could be to protect the company brand or image, or to prevent

vulnerability of proprietary intelligence to the outside world. As an alternative, telephone

interviews served as a means of gathering information from debt collectors participating

in this study, but this was allowed only in extreme circumstances. When and if this issue

arose, I made an effort to secure another participant. The ability to read body language

and facial expressions are lost when interviews are not conducted face to face. The

interviewer has to be flexible, when necessary, in an attempt to not appear too stringent

when voluntary participation is needed of random or nonrandom participants. If a follow-

up interview was needed, the telephone interview served as a supplementary option if access to the collection worker was not feasible (Tracy, 2013; Moustakas, 1994). Often, researchers must be flexible when compensation and incentives are not offered. These are often drivers for high-performance workers, and participants' commitment levels can be low when incentives are not offered; this might have posed a significant threat to the study.

Threats to Data Analysis

Social scientists must be aware of the threats that could emerge in social research. Issues of subjectivity and conjecture can cause errors. Singleton and Straits (2005) provided a comprehensive list of potential issues that might confound research results. According to Singleton and Straits, extraneous variables potentially risk research accuracy; *"The ideal research design effectively controls extraneous variables that threaten the internal validity of a study. . . . Uncontrolled extraneous variables pose explanations of study results that rival the hypothesized effects of the independent variable"* (pp. 188-191). According to Singleton and Straits, potentially any one of the following seven threats could confound the results of a study on debt collectors:

1. *History*: Events unrelated to the actual experiment in which the participants' emotions, psychological, or physical demeanor results in confounding the study's outcomes.

2. *Maturation*: Over time the participant's health, perspective on the topic or on the participation in the study could change and, as a result, pose problems for the research.

3. *Testing effects:* when a participant is pre-exposed to the data collection instrument, responses that are disingenuous and politically incorrect might surface

4. *Instrumentation:* a variety of issues could surface when using humans as facilitators of a research instrument because their emotional state of mind is hard to determine, subjectivity, and lack of full engagement in the process could produce inconsistencies.

5. *Selection:* when there are two or more research participants they should be fundamentally equal in comparison to avoid potential errors in the study. For example if there is a control and experimental group they should be very similar in regards to the sample population to avoid random unexplainable outcomes.

6. *Statistical regression:* extreme scores, circumstances, and characteristics can render results that are inaccurate.

7. *Attrition:* the biggest threat posed to research is when participants are no longer interested and they discontinue their involvement because the composite of the experimental conditions are no longer equivalent. (p. 191)

Analysis and Presentation

The raw data collected from the interviews conducted were audio recorded and each interview was transcribed verbatim by an experienced third party transcriptionist. Pretranscription, the third party was required to sign a confidentially agreement, which was submitted to the Institutional Review Board and made available for review in the

finished dissertation. Once transcription was completed, I manually coded all data into themes by identifying common words or descriptions of each participant. By highlighting those similarities and compiling them into one descriptive summary, the final report depicted the overall perspective of the research sample. According to Creswell (2013) researchers desiring to conduct credible phenomenological studies should possess (a) personal bracketing, (b) significant statements, (c) meaning units, 4), structural descriptions, and textual descriptions.

Epoche or personal bracketing: Once the data gathering process wass complete, data were organized and notes are taken in the margins (Creswell, 2013). The purpose of the phenomenological methodology was to generate ideas from a variety of people about their lived experiences as debt collectors. This information was extracted through my personal experiences as the researcher on the research topic. This step helped to identify my experience, and not to confuse or comingle my accounts with the other research participants. According to Creswell (2013), this is the stage in which the essence of the phenomenon is noted and described. This description is formulated from the personal accounts of the researcher or primary interviewer.

Significant statements: Creswell (2007) wrote, "Individual experiences and the context of those experiences are the criteria used to dissect the interview data to create categories, themes, or dimensions of information" (p. 153). Further, the interviewer found several unique statements on how the phenomenon is experienced by all participants, and as such, treated each statement with equal value. This is the horizonalization process.

Meaning units: The lists of statements are further scrutinized, grouped, and separated into categories and subcategories, which are referred to as themes. Creswell (2013) referred to the themes as families that could have children and grandchildren. These categories and subcategories must be coded using a logic that represents the data with which the codes are associated to conclude more precise explanations.

Structural description: In this section of the study, a description of how the phenomenon was experienced in terms of the setting and context in which debt collectors experienced the phenomenon was provided (Creswell, 2013). As an example, a debt collector might experience a euphoric sensation when a win-win solution is established between the debtor and the collector, which the collector might feel during the interaction and afterwards on the ride home from the job.

Textual description: Creswell (2007) explained that "verbatim examples are used in this section of the study that will describe what the debt collectors experience as it relates to the phenomenon" (p. 159).

The final step in this process is for the researcher to construct a composite description, including both the textual and structural data provided by the research participants. Moustakas (1994) shared that this consists of a culminating paragraph explaining the essence of the phenomenon and the incorporated explanation of what the participants experience in their work as debt collectors and how they experience it. The conclusion was delivered in a discussion format.

The coding categories for phenomenological studies are provided in Figure 6, which depicts the process of conducting and coding the results of the phenomenological study.
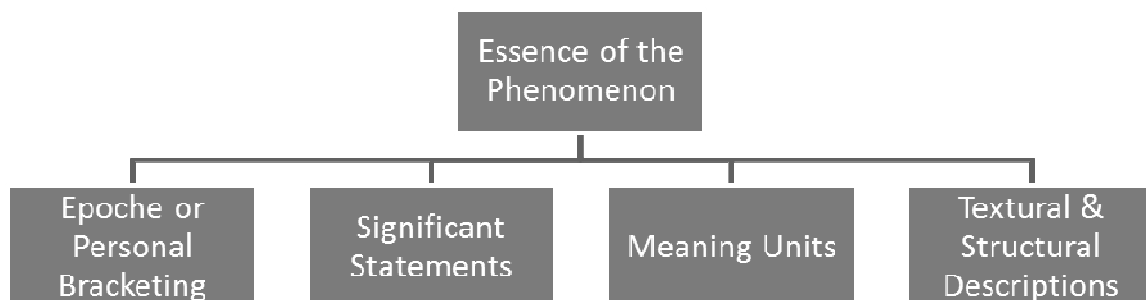
Figure 6. Analyzing a phenomenological study. (Creswell, 2007, *Qualitative research design & inquiry: Choosing among five methods* [2nd ed.]. Thousand Oaks, CA: Sage, p.170).

Horizonalization processing involves identifying statements, quotes, or other commonality amid the various responses of research participants (Moustakas, 1994). Themes are clustered into applied meanings through the imaginative variation stage. In this segment, descriptions of how debt collectors are influenced or affected by their work were organized and presented. Each theme or significant statement was copied and pasted into files to manage and separate varying data for easy access. In fact, Warren and Karner, 2010 postulated that the descriptions should represent the actual experience and how the participants experience their work. All coding was established from words and phrases that were provided in the transcripts based on their relevance to the research questions. The statements used were those given verbatim by research participants.

Once significant statements are identified and filed with other statements that are similar, a summary of all of the data within that category was provided. The codes and corresponding statements were saved into NVivo 10 software for concise organization. All observations or memos related to each interviewee were integrated into the summary of each category or theme.

Computerized Software

There is not an exploratory study associated with this study; however, the specific computer software that was used for analysis was NVivo 10. The convenience of using software was likely to reduce errors that are evident when using manual coding and storing of data. The known computer applications that are available for qualitative data analysis are Atlas.ti, QSR NVivo, HyperSearch, and MAXqda (Creswell, 2007). These software programs organize, store, and help with coding data. I used NVivo 10 for its organizational functions only and to assist in visually presenting the data differently. This also allowed me to retrieve data with timeliness reducing misplacement of data. When summarizations were necessary, all data needed to compile summarized reports were centralized and easily located.

Essentially, NVivo 10 software assisted in sorting and storing data by the assigned codes, identified key words with similar meanings of grouped data. This computerized application produced quality evaluations in which raw data collected was associating with scientific theory, and presented findings using visual guides (i.e., charts and graphs).

Any uncommon but relevant responses were considered and incorporated into the analysis, as it pertained to participants' experiences relating to the study's research questions. All common responses represented the overall perception of the group; however, discrepant responses were noted in thematic categories. Using individual textual and structural descriptions in conjunction with the thematic categories to form the concluding themes was necessary to include possible discrepant data that might emerge.

Trustworthiness

This study is credible because all participants were currently working in the debt collections business and none had less than three years of experience, therefore the participants were able to share from a first-hand personal vista at the time of their interview. Individual work history was required at the time of interview to confirm work experience. Responses given by each participant were refined into themes and summaries that were triangulated in tandem with existing literature written on emotional labor, debt collections, and job satisfaction and its related sub-categories.

The data from this study were transferable to a variety of categories under debt collection work, customer support, or any other worker-to-customer related work in which workers must be inauthentic to do their jobs. With this in mind, this study should have validity in various industries as long as the masking or faking of one's feelings are involved. If there was cause to ask customers or clients uncomfortable questions purposed at gaining the truth on personal matters, then the findings of this study would transfer and be useful to others who do not collect debts for a living, as well.

There is an exhaustive literature review (Chapter 2) that describes the findings of various authors and researchers whose previous research contributed to establishing dependable study results. An unbiased researcher conducted this study notwithstanding any lack of personal experience as a debt collector.

Conclusion

The discussion of the phenomenological methodology of lived experiences of debt collectors concludes this chapter. Chapter 4 includes a depiction of the interview processes and the organization of the data collected. Common themes are summarized in text form. Charts, tables, and graphs depict statistical similarities and differences of participants' physical descriptions, demographic information, and participant responses. Participants' responses were juxtaposed, synthesized and analyzed in accordance with previous research and Maslow's Theory of Needs.

Chapter 4: Results

The purpose of this research was to understand debt collector roles and to determine how satisfying they find their work using Maslow's hierchical needs model as a theoretical framework. To achieve this goal, I interviewed a sample of 10 debt-collector participants using a semi-structured interview technique. I sought and obtained IRB approval from the Walden University Institutional Review Board prior to conducting the research (Approval no. 03-07-14-0114852). Interviews were recorded and transcribed for analysis. I used a phenomenological research design to analyze the data through a process of coding of relevant statements, assigning meaning to those statements and categorizing the meaning units into thematic categories. From the inclusion of textual and structural data, the thematic categories demonstrate shared meaning of the participants related to similar content. I then further reviewed and compared the themes related to each category using textual and structural data developing a better understanding of the experiences at the individual level first, and then the group level through shared themes. The overarching themes provided the perceptions of the group as a whole through the detailed, shared experiences of the individual participants.

Setting

All of the study participants were currently working as debt collectors. Some had experiences from different jobs and others had been working for the same company for their entire tenure as collectors. Those who had multiple experiences shared what they perceived as different in each experience, but there were a variety of similarities in the different types of collections as well.

I conducted the study in Southeast Michigan during a time that this state was experiencing slower economic growth and resurgence than other areas of the country. Debt collectors' industries business grows during times in which consumers are experiencing tough economic times; it is often the case during these times that many people have difficulty paying their bills. When the economy experiences economic dissention, jobs and layoffs occur and the collection industry grows, causing more people having issues paying their bills. The debt collectors in this study reported having collected on a range of accounts from mildly delinquent to severely delinquent. Throughout this study, participants expressed concern about the stressful work conditions that result when they are unable to get debtors comply with company expectations.

Description of the Sample

The 10 participants in this study represented different genders, age levels, and income and education levels, but the majority of the sample participants demonstrated demographic similarities. First, all 10 participants were African American. Second, although the participants ranged in age between 21 and 45, half of the participants were in the 29-35-year-old age group. In terms of educational level, participants' highest educational experiences ranged between some college experience and having obtained a graduate degree or higher; the majority of participants (70%) having either some college education or a 2-year college degree (see Table 1). All of the participant salaries were self-reported as between $20,000 and $60,000, with the majority (70%) between $36,000-50,999.

In terms of participants' collections work, six of the participants (60%) reported working in all three of the debt categories being tracked: less than 30 days' delinquent, 30-90 days' delinquent, and over 90 days' delinquent. One participant specialized in less than 30 days' delinquencies and three participants specialized in over 90 days' delinquencies. Table 1 provides a summary of the demographic data collected from the sample using the survey instrument.

Table 1

*Demographic Characteristics of the Sample (*n *= 10)*

Characteristic	Frequency
Age	
21-28	1 (10%)
29-35	5 (50%)
36-45	4 (40%)
Gender	
Male	3 (30%)
Female	7 (70%)
Ethnicity: African American/Black	10 (100%)
Education	
HS Graduate	0
Technical/Vocational School	1 (10%)
Some College	4 (40%)
College Graduate: 2-year college	3 (30%)
College Graduate: 4-year college	0
College Graduate: Graduate degree	1 (10%)
Missing/refused to answer	1 (10%)
Salary	
$20,000-35,999	2 (20%)
$36,000-50,999	7 (70%)
Missing/refused to answer	1 (10%)
Type of Collections	
Under 30 days delinquent	7 (70%)
Over 30 days delinquent	6 (60%)
Over 90 + days delinquent	9 (90%)

Data Collection

A total of 30 potential candidates were initially identified, with ten debt collectors selected for this study. Each person was selected after a pre-interview was conducted. The purpose of identifying in excess of what was intended for the study was to avoid potential threats to the initial study population. If for any reason a participant decided to drop out of the study there would be a surplus of potential candidates to choose from. Unfortunately, only 13 of the 30 candidates identified were eligible to participate because not all of the referred candidates were working as a collector at the time of the study had at least three years of experience in the field. The final ten were randomly selected from a pool of thirteen eligible prospects. I counted off by one and two and all number two's were selected until I reached a total count of ten.

All recruits were selected from phone calls that were initiated from a recruitment letter (see Appendix A) and social media. Each participant was invited to join me at a local library meeting room over the course of six weeks. All interviews lasted for one hour or less and each person was formally interviewed once. All interviews were recorded with a Phillips and Sony digital recorder. Two recorders were used to ensure that all information was captured in case of either recording device defaulted.

Data Analysis

I analyzed the interview data to identify themes that could be used to create a greater awareness of the characteristics and emerging commonalities among participant responses, as suggested by Moustakas (1994) and Warren and Karner (2010). To do this, I employed a systematic, step-by-step coding process, as described by Warren and

Karner, (2010), which helped to identify the themes in the data. Initially, key words

and phrases from the transcribed data were listed (horizonalization) and examined for

relevance to the research questions. These significant statements were extracted from the

data, representing the experiences and perceptions of the participants related to the topic

under investigation (Warren & Karner, 2010; Moustakas, 1994). Codes were developed

to reflect the word, phrase, or idea of the extracted data. Nvivo 10 qualitative analysis

software provided an organized workspace in which to store, code, track, and organize

the qualitative data.

Concepts and patterns in the coded text were noted and identified by sorting

similar content into groups of data (clustered) to develop thematic categories (clustering

and thematizing/contextualizing) (Kvale, 1996; Moustakas, 1994), also called meaning

units (Creswell, 2007). An iterative process was used to compare and check

compatibility of the patterns and themes identified in the text (validation of themes).

Verbatim examples from the text were included in the findings to construct textual

descriptions within each thematic category to provide in-depth understanding of the

themes (textual description). The analysis used textual and structural descriptions in

conjunction with the thematic categories to develop composite descriptions or

overarching themes relating to the perceptions and experiences of the group as a whole.

Uncommon, though relevant, data were not discarded. All relevant data were

considered in the analysis, as representative of the participant's experience related to the

specific research questions. Although common responses were highlighted as

representative of the perceptions of the group, discrepant responses were noted in the

discussions of thematic categories. The use of the individual textual structural descriptions in conjunction with the thematic categories to form the concluding themes was critical to including possible discrepant data.

This process revealed several thematic categories for each research question and associated themes from the data. The thematic categories developed for the first research question highlighted data related to *daily roles, required skills and support, factors supporting performance* and *emotions*. The thematic categories developed for the second research question highlighted data related to *life role, experiences of debt collectors, effects of others (relationships), satisfaction,* and *recommendations for improvement.* These thematic categories could then be further broken down into thematic sub-categories and key common themes revealed in the analysis (see Table 2 and Table 12, respectively).

The analysis was developed to answer the two research questions of the study. Therefore, the data analysis findings are presented according to the associated research questions, which include:

1. What does it mean to be a debt collector? This is a textual question designed to incite a non coerced response. Subsequently, a series of specific questions follow that will describe additional detail into the mechanics of the work performed.

2. How do debt collectors experience their work? This is an open ended structural question created to enlighten others on workers feelings or beliefs about their work. Subsequent to this question are more specific questions aimed at yielding certain types of responses.

Evidence of Trustworthiness

All participants were debt collectors for at least three years and they were currently working as collectors. Each participant was selected through an online inquiry on social media and through recruitment letter follow up calls. To ensure credibility I did not have any previous or existing relationships with any of the participants and has no personal biases toward the role of debt collectors or toward any of their remarks. All participants were interviewed separately and therefore unexposed to any of the other participants' responses.

The findings of this study are applicable and transferrable in most debt collecting settings due to the federal legislation of the FDCPA and other consumer laws. In many EL work environments common outcomes occur (i.e., stress, exhaustion, dissonance). In addition, previous literature supports the worker experiences of emotional laborers, such a debt collection workers.

All interviews were conducted in person with actual debt collectors using two digital recorders to capture all comments and remarks to ensure dependable transcription and translation. All data collected was raw and therefore first-hand knowledge of Subject Matter Experts (SME) who actually perform the work. The study questions were asked in the same order, with the same inflection and were relevant to their specific collector roles and to the interviewees' individual feelings regarding their work. With all participants, the interviewer refrained from offering extensive commentary on questions from participants or toward any answers given to avoid leading the responses. Each interview was debriefed explaining the next steps, expectations, dissemination and privacy.

Lastly, all quotes used for analysis were verbatim; they were not edited or corrected in any fashion even if repetitive grammatical issues were discovered. Although I have worked in environments in which debt collectors were employed, I have never had any direct or indirect experience in collecting a debt, reducing potential biases that could occur in this study. Triangulation of responses and existing knowledge on the subject of EI and on debt collectors was used to lend credibility to the themes that were created in this chapter.

Interview Findings

Research Question 1

The first research question asked: What does it mean to be a debt collector? As a textual question, participants provided non-coerced responses to specific question that allowed participants to describe in detail, the nature and structure of their work. The coding of the participant interview discussions led to the development of several thematic categories of data. These categories included (a) the daily role of the debt collector, (b) required skills for fulfilling the role, (c) factors supporting success on the job, and (d) emotions related to the role. Each of these thematic categories is presented individually, with thematic sub-categories where applicable, revealing common responses and themes in the data. Textual examples are given to support understanding of the experiences and perceptions of the participants and to support the theme development.

Table 2

Thematic Categories, Sub-themes, and Themes Associated with RQ1

Thematic Category	Sub-categories (if present)	Key Themes Revealed
Daily roles	Intentions/expectations	Resolve debt
		Create payment plan
		Education
	Specific Tasks	Making calls
		Arrange payment or plan
		Confirm identity
		Review facts
		Maintain compliance
		Establish circumstances
Required skills and support	Technology skills	Computer
		Smartphone
		GPS
	Social Emotional Skills	Persuasive
		People skills
		Verbal skills
		Quick thinking/responsive
	Hard skills and support	Compliance
		Management support
Factors Supporting performance	Top Performance Factors	Familiarity with system
		Compliance
		Customer service/people skills
		Firmness
		Investigative skills
		Negotiating skills
		Empathy
		Communication skills
		Understanding credit
		Ability to not take things personally
	Authenticity	Inauthenticity supports success
		Authenticity can support success
		Does not make a difference
		Helps if debtor is authentic
	Role of others in success	Coworker coordination
		Coworker motivation
		Leader incentives
		Team competitiveness
		Team cohesion
		Management positivity
	Role of policy and regulation	Decreases success through restrictions
		Increases success in ability to get debtors to pay
Emotions	Collectors	Learn to control emotion
		Contributes to success
		Supports empathy
		Need balance
		Impacts job performance
		Related to peers and leaders
	Debtors	Combative, angry
		Mixed emotions of fear, anger, frustration

Daily role. As far as the daily role of the debt collector, the participants commonly described their intentions and expectations for the role as well as routine daily tasks. Participants described making calls as the primary part of their daily role, and it was during these calls that the participants noted that they were able to resolve debt and educate the debtors. This first thematic category is separated into two thematic sub-categories of intentions and expectations and daily tasks. Each is discussed individually with text examples from the interviews to support the themes revealed.

Intentions and expectations. Describing their intentions, participants detailed their goals as a debt collector. These intentions shed light on the idealistic nature of the job, which for many of the participants is related to helping people. In addition, these intentions also relate to the participants level of satisfaction in terms of whether they are able to fulfill their intentions as a debt collector (satisfaction is discussed in the findings of Research Question 2). The most commonly noted intentions were to resolve the debt, to create a payment plan if the debt cannot be resolved, and to provide the debtor with education on the benefits of timely payments. Table 3 provides the variety of the participant responses and the associated frequency of the responses among the 10 participants as a means of highlighting the shared experiences and perceptions of the participants.

Table 3

Intentions of the Debt Collectors

Response	Number of participants to mention this response
Resolve debt	9
Create payment plan if cannot resolve in full	4
Educate about debt and benefits of timely payment	4
Help the debtor	2
Establish good relationship	1
Find out particular situation and make strategy	1
Inform them of debt	1

For nearly all of the participants in this study, the perceived role as a debt collector was fulfilled through resolving the debt of the debtor (9 participants), representing a strong theme in the analysis. The following examples demonstrate this theme of resolving the debt:

P1: My whole job is to bring them to current status and to resolve any indebtedness they may have at the current time.

P9: My intention is to do what my job tells me to do, which is get the money. That's the ultimate goal.

P5: My intention is to get the money. I don't have any personal feeling towards anybody. My job is to get the money and that is my intention.

If the debt could not be resolved in full, participants commonly described the intention to create a payment plan for the debtor to assist in ultimately resolving the debt. In these situations, the debt collectors describe this option as a means of helping the debtor. The following examples shed light on this perception. Participant P6 continued

from the discussion of resolving the debt to describe forming a plan or payment

arrangement that will work for the debtor:

> P6: My intention is to inform them of their debt and get them to pay it in full, if not
> at least set up some type of payment arrangement that they can actually honor. So
> don't over reach, if they own $2000 you can't expect them to pay half this month
> half next month. So try to reach something that is feasible and more realistic.

Another participant noted the importance of making a manageable plan, to support the

fulfillment of the arrangement. P2 noted this can often be done in a nice way,

developing a trusting relationship with the debtor.

> P2: I would like to collect the past due in full, the best way to get rid of that
> account and resolve it, but if they can't afford it I'm pretty good at making
> arrangements. . . . I think the best kept secret is if you try to work with the
> consumer and find out what they can pay and then try to have a decent
> relationship.

The third key theme revealed from the data was the intention of the debt collector

to educate the debtor about the debt and about the benefits of timely payment. This was

discussed by four of the participants in this study and was often discussed in conjunction

with the intent of resolving the debt. Educating the customer was offered as a means of

supporting future compliance with the arrangements made.

> P1: Our goal is to bring them to current status and also keep them at current status
> by letting them know again what the benefits are of being on time with their
> payments and, you know, and paying on time so that they don't one, possibly
> have any issues that could be reported to their credit.

Specific tasks to fulfill the daily role expectations. In addition to describing the

roles and expectations, the participants described the routine steps taken to fulfill their

role as a debt collector. For the most part, these steps were taken during the interaction

(typically on the telephone) with the debtor. Common participant responses highlighted

themes of notification of the call being recorded, arranging a payment or payment plan,

confirming the identity of the debtor, identifying themselves, reviewing the account

details, compliance, establishing how the debtor fell behind, and maintaining a friendly

demeanor. Table 4 provides the full variety of the participant responses and associated

frequencies.

Table 4

Steps Taken to Fulfill Expectations

Response	Number of participants to mention this response
Notification of recorded call	6
Many calls	6
Arrange payment or plan	5
Confirm identity of debtor	4
Identify selves	4
Review facts of account	4
Compliance	3
Establish how they fell behind	3
Friendly demeanor	2

Note. Single participant responses (i.e., those mentioned by one individual participant only) are not included on the table of common responses, but included (a) sticking to the script, (b) additional personal information, (c) not giving false information, (d) investigate debtor, (e) providing an overview of the call content, (f) setting up the workstation, and (e) skip tracing site.

The tasks of the debt collector vary, but are related to the intent of resolving the

debt, as noted in the previous section. The first theme noted in the data in terms of tasks

involved is that of making daily calls. For example:

> P1: Ok. Well the daily role as a collector could be, you know, really the objective is to take on, you know, a multitude of calls, which could be anywhere from 100, you know, or more calls per day.

One of the first tasks of the call is to make sure the customer knows they are being

recorded. This was noted by six of the 10 participants. Participants described this

task as important in order to follow guidelines and regulations:

> P10: When you do finally reach them there are guidelines that need to be
> followed, especially by the FDCPA. They need to know that the call is being
> recorded

> P2: Well first of all when you call the person you want to let them know the call
> may be recorded for quality purposes.

Another important task during the call is to identify oneself and why calling. For

example:

> P5: The steps I take are to identify who I'm speaking with and make sure they
> understand their obligations. You want to first let them know who you are, the
> name of the company and that they are behind in, whatever it might be.

After identification, the next step is often to attempt to collect the debt, often via setting

up a payment plan. Participant P6 explained:

> P6: The specific steps that are required are, of course, I have to identify myself,
> identify the company, make them aware that it is an attempt to collect on a debt
> and any information they give me will be used for that purpose, and to come to an
> arrangement that is within the specification of the company. So, it has to fit the
> criteria that the company is looking for in order for the debtor to settle their debt.

The collector must attempt to understand the circumstances in order to develop and

support a realistic payment plan or options for the debtor.

> P7: The best thing to do is once you get them on the phone just try to talk to them
> to figure out what's the main problem, that's if you can get them on the phone,
> just find out what the problem is and let them know the various options that you
> have for them to help them out in the long run.

To complete these tasks effectively takes certain skills, highlighting the second thematic

category.

Required skills for role. The participants reported several different types of skills necessary for fulfilling the previously noted roles and tasks, which formed the second thematic sub-category under daily roles. Themes from the data focused on the perceptions of the importance of both technology skills and social emotional skills, and less on hard skills. Table 5 provides the common participant responses for each of the thematic sub-categories together along with the associated frequency of the response type to demonstrate commonality of the responses and highlighting the perceived importance of technology and social and emotional skills. Responses given by a single participant are given in the table note.

Table 5

Requirements and Tools for the Job

Response	Number of participants to mention this response
Relevant technology	8
Computers	7
Telephone systems	5
GPS	2
Social and Emotional skills	6
Persuasive negotiator	3
People skills	2
Verbal skills	2
Quick thinking, responsive	2
Hard skills and support	4
Compliance	2
Management support and training	2

Note. Social and emotional skills mentioned by only a single participant included: professionality, ability to stay calm, empathy, listening skills, and ability to discern truthfulness. Hard skills mentioned by a single participant included: basic math, debt paying plan, grammar, typing skills, and debt portfolio.

Technology. Participants described the types of technology used for the role of a debt collector and how this technology provides an enhanced work environment and the ability to fulfill their roles. The basic technology elements noted by participants highlighted computers and telephone systems, which included teleconference lines and smartphone technologies. Computers were described as helpful in providing access to the account information and internet access to locate the debtors. In the following examples, the participant described the use of the computer in this work.

> P3: Well, a computer is very helpful. It brings our cursors up to profile information last payment it's all at your fingertips whereas in other forms, if it was on paper it would very steady taxing that would be that's something that is needed. Calculator, definitely because we're adding, subtracting all day trying to come up with plans and payment amounts. And the telephone, being able to reach a person by phone is the best way, the best method of collecting.

In contrast, one participant felt the computer is only minimally helpful, instead highlighting the importance of the personal interactions.

> P9: There is lots of paperwork and sometimes the computer helps. But the computer is not going to be beneficial, that's just something to keep track of your customers. That is pretty much the extent of the computer. There is really not a technology that will help you through this. It is all about you, how you are, and what you can do. The whole point of the computer is to keep you on track with who you have on your books and that's it.

In addition to computers, telephone systems were noted to be important technology for debt collectors. The organization uses "a dialer system that feeds the calls to you" (P7). Participant P1 discussed technologies of the computer and telephone system to assist in the completion of tasks for this work.

> P1: And then obviously technology wise, being competent using a computer and maybe an advanced telephone system, you know, on the technology end, you know utilizing the equipment that's used to communicate with the customer.

Telephone technology also can be helpful when conference calls are needed and for

calls in which translation is necessary, as noted by one participant.

> P4: But as far as technology we do use conference lines and things like that so we have to be able to use the phone and be able to conference consumers in especially with consumers who don't speak English, so we do have a language line in case that is a barrier.

Also a common theme in technology use, shared by two participants, was the use

of GPS in debt collections. This was explained in terms of auto recovery.

> P7: Other technology is GPSs on vehicles. For the ones who GPSs actually do work we can track the vehicles, especially if the account is in debt and the vehicle is out for repossession you can track the vehicle to locate it to get it back in your possession

Social and emotional skills. The second thematic sub-category included social

and emotional skills that were perceived to necessary for the job. Themes were

interconnected elements of persuasive skills, people skills, verbal skills, and being quick

thinking and responsive. These skills were often mentioned together by the participants.

The following examples of participant responses highlight the themes, as noted, of

persuasion/negotiation skills, people skills, verbal skills, and being quick and responsive.

> P6: I feel you need to have some type of people skills and negotiation skills. You need to know how to talk to the people and try to negotiate and share some input about their situation. I find that they are more inclined to accept what you are telling them, which allows me to do my job.

> P1: Being a persuasive, you know, being a persuasive negotiator, you know, because sometimes you're met with apprehension or reluctance on the customer's end to comply. Being effective or being persuasive is a key skill.

Hard skills and support. Responses of the participants maintained a focus on the

social and emotional skills, rather than hard skills or support. Commonly noted elements

under this thematic sub-category highlighted compliance and management support. The

following example from the interview with P4 provided insight into these skills and

preparations. P4 first noted the importance of compliance:

> P4: We definitely need our policies and procedures so we can make sure we are in
> compliance with legal issues out there and also keep our company compliant so
> we can also be respectful to the consumers as well.

Then P4 continued to mention the importance of management support.

> I would say having supervisor and management support is definitely key
> especially with policies and everything changing and understanding that we don't
> know as collectors you know even though

Factors supporting performance. During the interview discussions, participants

frequently offered insight into specific factors that supported their success in the field.

These data contributed to the development of the fourth thematic category of factors

supporting performance. Not only did the participants discuss the factors necessary to

achieve top performance, but also discussed the importance of authenticity, the roles of

others (co-workers and managers), and the role of policy and regulation in supporting

success. Therefore, the data in this thematic category were further categorized into

thematic sub-categories of (a) achieving top performance, (b) authenticity, (c) roles of

others in supporting success, and (d) role of policy and regulation. The sub-categories

are discussed individually.

Achieving top performance. Participants were asked what they perceived to be

critical to supporting their performance on the job. The most common responses

highlighted themes of familiarity with the company system, compliance, customer service

skills, and people skills. Table 6 provides the full variety of common responses among

the participant sample, with frequencies noted.

Table 6

Achieving Top Performance

Response	Number of participants to mention this response
Familiarity with company's systems	4
Compliance	3
Customer service	3
People skills	3
Firmness	2
Investigative skills	2
Negotiating skills	2
Empathy	2
Communication	2
Understanding credit	2
Ability to not take it personally	2

Note. Single participant responses (i.e., those mentioned by one individual participant only) are not included on the table of common responses, but included (a) competitiveness and teamwork, (b) listening skills, (c) ongoing skill acquisition and training, (d) treating people as human beings, (e) understanding the job description (f) verbal skills, (g) wanting to help, (h) attention to detail, (i) investigative skills, and (j) taking good notes.

The most common response shared by participants was that of having familiarity with the company system and guidelines and compliance with those guidelines. The following examples show how this familiarity supports the confidence of the collector and therefore, top performance.

P4: Understanding the policies and procedures that we have in place whether it is the way we set up arrangements or the time we may call you know just pretty much get familiar with the system and what the company has in place you know how to reach that arrangement and things of that nature.

Tiffany: The ability is to again know the system, to not get stuck, know the next screen to go to, and sounding confident on the phone. You don't want to sound like you don't know what you are talking about because the person on the phone will pretty much run all over you.

Similar to the skills needed, participants noted the importance of compliance, people skills, and customer service. P1 stated, "Being compliant with the fair debt collection practices that's important [to be compliant] with those laws." Having people skills and customer service skills were also seen as important to supporting high achievement in this field, supporting the ability to negotiate successfully and task accomplishment (resolving the debt). For example:

> P6: So you have to have the customer service skills, the people skills, and be willing and able to negotiate to the benefit of both the person who owes the money and the company that needs to get the money.

Other skills were noted, similar to the required skills section, such as negotiation skills, investigative skills, and empathy, but with regard specifically to top level achievement, these were only mentioned by a single participant.

Authenticity. Participants were split on their perceptions of the need to remain authentic in dealing with the debtor. Four participants discussed personal authenticity when dealing with the debtors as a support to success on the job as a debt collector. In contrast, four participants felt authenticity either did not make a difference in their success or was not appropriate or less effective. The remaining two participants felt authenticity supported success only when the debtor was authentic as well. Table 7 illustrates the participant responses.

Table 7

The Role of Authenticity

Response	Number of participants to mention this response
Inauthenticity helps to succeed	10
Authenticity as a support to success	4
Authenticity is not a support to success: less effective or does not make a difference	4
Authenticity helps only if debtor is authentic too	2

A shared perception across all the participants was that inauthenticity can support their success in terms of resolving the debt. Participants described this inauthenticity as "putting on a mask" or "putting on a fake smile" in order to get the job done. For example, the following words are taken from the interviews in which the participants described inauthenticity and how they use this in their role as a debt collector.

> P1: Oh, definitely mask. I mask. And that goes into the fact that when we are in that role that's what it is. It's a role. You know a debt collector is a role. So with that there is a certain persona, mannerism, disposition that we are to reflect, you know so obviously I'm not you know, I may not be the person that has the mindset or the behaviorism in my own normal life that walks around threatening people you know or forcing people or you know or just on a constant persuasive mode in my life trying to get people to do things that you know I know they may not want to do. But in this particular role I have to be that way in order to be in compliance with what is expected of me in my duties in that position you know…. it really is acting you know its theatrics.

In contrast, some of these participants also acknowledged that being authentic has a place in this role as well. According to P10, being authentic is equivalent to being genuine. He stated, "In my opinion, I am authentic on every call. Being authentic doesn't mean that you are pouring your heart out or going through a therapy session it just means that you are genuine." Being authentic simply may be the way the individual is, and how

they take on the role. P1 explained:

> P1: I've seen people who are naturals in what they do and they tend to be the more successful debt collector than the one who actually has to adjust themselves. There are people who just come in and they just you know they don't have to put the mask on that's just who they are.

According to P3, when she is able to be herself, she is able to build a rapport with people, which she believes helps in the interaction. P3 remarked:

> P3: this is just a saying but I do believe you get more bees with honey than you do with vinegar so if I'm able to be myself and speak to people and build a rapport I think that it would help with my interaction but my employer would prefer a more, a more structured approach to collecting.

A similar sentiment was offered by P2, who asserted that her natural personality is very positive and "bubbly," contributing to her success.

> P2: I'm a naturally like bubbly happy type person. So you'll see that you know kind of portrays on the job as well. You know when you're excited and you're willing to help people and you try to stay positive so that can help you succeed, just keeping a positive mentality even though the type of job it could be kind of negative. And then like I said your personality, like my mom always said you can get a little more sugar with honey. Something like that.

In terms of being authentic specifically, four participants reported that it does not help with performance in debt collections; these participants reported that authenticity fails to make a difference or is ineffective. P5 described how it does not seem to make a difference.

> P5: I honestly don't think it would make much of a difference. Again, like I said I think know that they have these debts and if they have it they will pay and if not then they won't. Well, I guess it depends on what you are calling them for. In my experience I was calling for vehicles and I honestly think people need their vehicles, so if they can pay they are because it's something they need. If they can't pay then if I there was something that I could say that I would have been made them pay then that would be important because you need your vehicle. I honestly don't it think it would have mattered if I was able to be myself and say what I wanted to say or go off of the guidelines to make them pay. Either you have the money to pay or you don't.

P1 actually felt it may be ineffective to be authentic, if your personality does

not match what is needed to follow the guidelines, suggesting the purpose of the scripting

and guides is to support efficacy.

> P1: I think if we were our authentic self, I don't think we would be as effective in
> terms of the result, the end result that's expected by management. But I think in
> that role like you have to be a certain way. Like you can't just be you know
> mister nice you know mister nice guy or miss nice lady you know because the
> customer you might deal with might be the total opposite you know. They might
> and they might end up running you over on the phone call.

Roles of others in supporting success. Others in the workplace were noted to

contribute to the success of the debt collector, notably, the coworkers, and management.

In this thematic category, participants noted and described the impacts of others on their

professional success in debt collection. The coordination of coworkers was seen as

essential to success. In addition team members helped to motivate each other, provided a

competitive atmosphere between teams; team leaders provided incentives, and a

cohesiveness within teams supported individual and team success. Management

provided positive support and training that were felt to motivate the workers and support

success, but were also noted to use fear tactics to motivate the collectors.

Table 8

Roles of Others in Supporting Success

Response	Number of participants to mention this response
Coworkers	
Coworkers coordination between	3
Team members motivate	1
Team leader incentives	1
Team competitiveness	1
Team cohesiveness	1
Management	
Positive management improves success	2
Management training	1
Management uses fear tactics to motivate	1

Coworkers support each other through coordination of efforts and through team motivations, competitiveness, and cohesion. The following examples shed light on the theme of coworker coordination and cohesiveness:

P7: Gaining information, say if it's an incoming call and it's my account and another representative gets the call then they should work the account as if it was theirs and gain all information possible. So when I review the account again I would know actually what went on in that conversation and have all the information needed. Just in case, so I can get in contact with the consumer again or can locate the vehicle that needs to be picked up.

P10: The biggest role is fluidity. Like I said before, taking good notes is important and if someone else gets a call from one of my account holders and my associate doesn't take that right notes, it can't have seriously bad effects on everyone involved.

Teamwork was a theme that was evident in this analysis. Teams support each other by nature, effective teams are cohesive, as noted above, and team leaders can

motivate teams through incentives. P1 offered an explanation of this team mentality

and the importance of management.

> P1: In a team environment oftentimes you know we have team meetings or group meetings and in that you know meeting there's a host of supervisors and superiors in to motivate their subordinates or the debt collectors you know, into achieving more than what they are currently achieving. You know so you have like the coach and the football player kind of scenario where they have the supervisor kind of encouraging and really pushing you to do your best you know and use that as a positive incentive and accordingly add another incentive in terms of bonuses and things of that nature that might be a good motivating factor that might push one to perform you know more, and as well as being amongst a group of other debt collectors and leaning on each other and you know, utilizing each other as motivating tools and you know help each other out.

> This type of team management that is positive supports success among the

workers. For example P3 asserted:

> P3: I think leadership is key because they set the tone, they will set the tone as to how you're going to perform what the expectations are so I think leadership is key. Also having a team that works cohesively together and are not you know competitiveness is a good thing but too much competiveness within your team. I think those are the roles outside of me that are very important for me being a successful collector.

However, if the worker fails to perform, one participant noted that this worker

experiences fear of losing the job by not living up to the expectations put on the team.

> P9: The supervisors use fear to make sure you do what they want you to do. As long as you are hitting the numbers where you can get bonuses, perks, or gift cards then it's a pat on the back. But the minute you fall short it can be by a little, then you are no longer an acceptable part of this team. Once you have fallen short no matter what your past history shows, you are no longer acceptable and you must go because we can't have you if you are not meeting the expectation they gave you.

Role of policies and regulations on improving or decreasing success.

Participants in the study discussed policies and regulations in terms of the various

positive and negative effects on motivation and success on the job. The majority of the

participants (70%) described the effect of policy and regulation as decreasing success,

cited as a result of different factors such as restrictions on calling peak times, making the

debt collector seem robotic, respecting no contact requests, and restrictions on third party

contacts. Table 9 provides participant responses related to the positive and negative

effects of policy and regulation.

Decreases in success were primarily discussed in terms of restrictions on

communications (calls), such as not calling during peak times and not calling if the

debtor says not to (no call list).

Table 9

Role of Policy and Regulation

Response	Number of participants to mention this response
Decreases Success	7
Restrictions on calling peak times	2
Make robotic	2
Can't call if debtor says not to	1
Can't discuss with third party	1
Cannot lie	1
Company policies overly stringent	1
Improves Success	3
Improves ability to get debtors to pay	2
Keeps out of trouble	1
Consistency	1
Call time restrictions not a problem	1
Both Improves and Decreases Success	1

Seven participants noted that restrictions limit the activities and perhaps

success of the debt collector; however, although these restrictions limit the collectors,

these limitations were still seen as necessary. For example, two participants described:

> P3: Now there are certain things that are a hindrance, times that we can call which may be peak times to reach certain debtors so that would be a hindrance but I think overall, having policies and regulations in place keeps collecting and collectors consistent.

> P9: It shortens your ability to collect. You can't call a person's job and say your name is Sally, when your real name is Sue just to get that person on the phone or that it's an emergency because that's not the case. It puts limitations on your ability to be able to try anything. . . . I think I am very glad that it's there personally because if there weren't requirements or FDCPA then there could be chaos of what they would be able to do as a collector.

Two participants also noted that certain restrictions on what they had to say, in

terms of scripts they had to follow, limited their ability to have a conversation with the

debtor and resulted in a robot like, which was felt to hinder their effectiveness. For

example:

> P7: They wanted you to pretty much sound like a robot, saying the same thing, it was almost like a checklist you had to follow. Say this, check and say that, check. That the only thing that kind of hindered a lot of the collectors, as far as collecting because we were so use to doing it a certain way, kind of like freelancing it. It's a two way dialogue when you are talking to someone verses having a checklist.

In contrast, three participants discussed the positive aspects of the rules and

regulations in terms of supporting their success and performance. As P3 was quoted

previously, the rules maintain consistency among the collectors. P3 added, "Well I think

that they can, they help. I do, because it helps across the board being consistent." P4

considered this to be consistent and fair.

> P4: As far as the time frames I believe it's pretty appropriate, you can't call before 8am and after 9pm and I think that's pretty fair you know 9pm some people, it's late you know they're working or sleeping so that's understandable. As far as the

weekend calling, we leave at five so we don't call people all day on the weekend so I think that's pretty much understandable as well.

These rules and regulations support integrity and fairness. However, this consistency may depend on the type of company collecting. Thus, perhaps it was best explained by P6, who contested that the regulations serve to do both, improve performance and hinder it.

> P6: The regulations basically do both. They help to improve and decrease the levels because you have to have a line that's not crossed. You have to make it fair for both the company and the person that owes. So there are some guidelines that need to be followed to make sure the company is not getting over on the person that owns money and the person that owes the money is not getting over on the company because there is nothing in place that says you can do this from this time to this time or you can't require them to pay this or things of that nature. It kind of helps to keep a balance…So it just makes it fair. I think it evens the playing field for both parties.

Emotions. In the field of debt collections, emotion is a critical factor to success and ability to continue to do the job. The emotions of a debt collector (Table 10) can contribute to excessive stress, but can also support understanding and empathy. Emotions of the collectors were also related to the co-workers and managers, which can also affect the debt collector. Finally, the emotions of the debtors (Table 11) were reported to affect the collector's performance, often creating a combative and confrontational mood, due to fear and uncertainty. Tables 10 and 11 provide data frequencies related to the emotions of the collector and the emotions of the debtor. Textual examples from the interviews are provided to support understanding in terms of how these emotions affect the performance of the debt collector.

Table 10

Emotions of the Collectors

Response	Number of participants to mention this response
Learn to control	3
Contributes to Stress	2
Supports understanding, empathy	2
Balance empathy and not taking personally	2
Mood at beginning of shift affects job	2
Emotions Related to Peers and leaders	2

Note. The variety of emotions expressed by participants was varied, with little commonality between participants. The emotions expressed included guilt, positivity, uneasiness, sadness, emotionally drained, rollercoaster, coworkers improve emotions, don't take personally, want debt paid, aggressive, anger, fear, collector remains firm and stern.

With the topic of emotions, responses were varied among the participants. Three participants described the importance of learning to control the emotions when collecting.

> P9: You really can't have emotions because having emotions alters your mindset. … It changes you because you can't have emotion. … I have a lot of edge to me now and it has proven good to me in my career, but not so good in my personal life.

Other participants described controlling emotions in terms of not "feeding off" the energy, whether that means anger or empathy, without losing compassion.

> P10: I will say that it depends. It can be easy to feed off of other peoples energy, can be easy because I am human.

> P7: Most consumers that you speak to are irate. You get a few that you can talk to on the phone, but a lot of them are irate. Sometimes you might fall into almost being irate with them also, but of course you have to control your feeling and your emotions. It's a hard thing to do and of course most people don't want anyone to talk to them any type of way as far as I'm concerned. Emotion plays a big role in it, you just going to have to learn to control your emotions.

> P10: I think that emotional is a strong word. I put a lot of compassion into my work but I don't ever keep my emotions with me. I keep them in check because it is possible to feel too much for someone's situation and that isn't professional

One participant noted the importance of being able to empathize without sympathizing, and maintaining that emotional distance.

> P3: Well, I think that we're all human so we will have emotions but it's very, very important to keep those intact and not keep it, not take it personal on both ends you know. I work with people who collect and they collect as if it's their money that you're collecting and also being too emotional when a debtor says something to them. Both of those are negative. I think taking as much emotion out being able to be empathetic, being able to empathize with someone without sympathizing, putting action with it is very important so knowing the balance between the two.

In addition to effects on job performance, emotional exhaustion can also contribute to stress on this job and contribute to job dissatisfaction.

> P2: And then you have the other end where you have the consumer where you have a job and you're being verbally abused every day. That could take a toll on you. And then you know the hours are not that good in collections because you have to work weekends, nights, that can cause strain on the family, you know, it depends on what type of company you're working for.

> P7: Wanting to quit and getting fear within, when you are doing everything and utilizing the feedback, but you still can't succeed because you can't make the numbers or you are barely making it. Then you get on a performance improvement plan for the next three months or what have you and it's stressful. Especially when you are doing your best, but you are relying on the consumer to work with me and help me accomplish this goal on the phone, which is basically a promise to pay and making sure they really pay because at the end of the day that's my money.

The collector's emotions and responses to their own life circumstances can also play a part in their performance.

> P2: Well let's say you're having a bad day like you have some personal things going on you're going to be more agitated, real edgy, real sharp or harsh and a lot of people pick up on that. They say like the first 15 seconds you know determines how your call is gonna go. So when I talk to people I try to have a smile on my face no matter what's going on in life because people can hear your smile over the phone and then it makes the people on the other end a little bit nicer to you when you're making a call.

Tiffany: I think it plays a good part of my work because if I'm already in a bad mood to know I have to go in and listen to someone yell at me half of my day it affects my mood. If I'm having a good day and get that one person that is just a complete jerk to me then that can alter my entire day … Like I said if you come in on a good note and get that one person that just took you to level ten that can affect the rest of your day.

Lastly, the emotions of coworkers, particularly supervisors and other leaders can affect the collector's emotional response and performance.

P4: I had a supervisor recently within the past year who never showed any emotion. He came from a military background and was strictly numbers driven so me, being the person that I am, I'm kind of, you know I show emotions I don't mind you know things of that nature so it was kind of hard when I tried to address things to him and there was never no emotion shown back so that plays a part.

The emotions of the debtors were also seen as critical to setting the tone of the collection and the ability to communicate with the debtor. Some debtors frequently were reported to be combative, hindering the process; whereas, others demonstrated mixed emotions of fear, anger, and frustration.

Table 11

Emotions and or Responses of Debtor

Response	Number of participants to mention this response
Combative, angry, confrontational	5
Mixed Emotions: fear, anger, frustration	3

The emotions of the debtor affect the collector, as was noted by many participants. When the debtors are combative, angry, and confrontational, the collectors can become affected by these emotions, despite their efforts to control this. The following detailed examples from the interviews paint this picture in terms of the effects of debtor emotions on the collector.

P5: Emotions play a little role for me personally. I try not to take things personal, but I'm human. … A lot of times customers call in screaming and calling me out of my name because they are frustrated … So I may try to defuse the situation and if that doesn't work then my emotions may arise and I may have to count to ten in my head or something, but that doesn't happen to me a whole lot. So I would say my emotions didn't play a big role, but I'm human at the end of the day.

P1: When you are calling or contacting a customer, and obviously if their accounts are in arrears or behind or past due, then obviously there are some things going on in their you know personal finances that's enabling to pay on time and thus it will cause levels of frustration, some animosity, some anger, you know just a mix of different emotions… So it's just confrontational and its potential combative you know because the debt collector is firm as I said earlier, so they're going to be firm and stern where they're coming from so if I were to apply the emotion that would be the emotion consistent with the debt collector.

Participant P2 described how collectors are able to not get emotionally involved when a debtor reacts badly due to past experiences:

P2: I've had some people where they were in a bad mood, they were just upset because every collector they talked to was just rude, never listened to them, didn't understand, degraded them, talked down to them and then when I do talk to them and they're mad and you know explain and I listen to the situation, let them vent a little bit, and then they like me and say hey, how come the rest of them can't be like you, you know you really, really helped me out so I think that's very important. Because you know you kind of control the boat because even with these people being angry if you feed into that all you're doing is arguing. If you're just arguing nothing gets resolved.

Research Question 2

Research Question 2 asked: How does the debt collector experience their work? To address this research question, the participant responses to open ended structural questions relating to workers feelings or beliefs about their work were analyzed to reveal specific themes. Thematic categories developed from the structural data related to the second research question included (a) life role, (b) real world experience, (c) how the

experience effects role, (d) role and effects of others, (e) safety, (f) rewards,

acknowledgements, and recognition, and (g) recommendations for improvement.

Table 12

Thematic Categories, Sub-themes, and Themes Associated with RQ2

Thematic Category	Sub-themes (if present)	Key Themes Revealed
Life role	Fulfillment of life role	Not a life role Help customer: positive job
	Seeking understanding	Are human beings Trying to help
Experience of debt collectors	Real experiences	Anxiety Contacting debtors Emotional and professional rollercoaster
	Effects of experiences	Altered empathy and compassion for other debt collectors
Effects of Others (relationships)	Managers	Supportive
	Coworkers	Good relations boosts morale Information sharing Supportive team enhances performance
Satisfaction	Job likes	Working with people Helping debtor When debtor can and will pay Pay
	Job dislikes	Negative customers
	Difficulties	Reaching debtor Persuading to pay
	Compensation	Adequate Low for mental, physical, emotional challenges
	Safety	Physical safety measures Anonymity Emotional safety
		Job security Compliance with rules
	Rewards, Acknowledgements, recognition	Other goal specific rewards Regular bonuses Intangible Appreciated Promotions
Recommendations for improvement		Improve policies Call monitoring Training and education Improve scripting

Life role. In this first thematic category related to the second research question, the data reflect the perceived role of the debt collector in their own life and what they want others to know about them in this role. This thematic category is divided into two thematic sub-categories of the perceived role and seeking understanding of the role. Each is presented individually.

Fulfillment of life role. Participants discussed the job in terms of a life role. For nearly all of the participants, debt collection was not seen as a way to fulfill their life role. However, it was a role in which they were able to help customers, contributing to a positive job experience. Table 16 offers the full variety of responses, which highlight idealistic aspects of the job, such as teaching, humility, kindness, toward facilitating other life goals.

Table 13

Life Role

Response	Number of participants to mention this response
Not life role	9
Help customer: positive aspects of job	4
Facilitates other life goals	1
Stigma	1
Teaching skill	1
Humility and kindness	1

Nine of the 10 participants deliberately stated that this career did not represent a life role for them. For most, this was a job they knew how to do, in some cases very well, but not a role they saw themselves in for life. Some of these participants did, however,

see the role as one in which they help others. The following examples demonstrate

these similar responses and therefore, shared experiences, representing a theme.

> P1: I don't see myself in a life role you know in that regards as a, you know debt collector.

> P6: Well, I don't think that my life's role is to be a debt collector, but it is what I need to do right know. The way I feel I'm fulfilling my life's role is being a kind ear for someone. Letting them vent if they need to vent and giving them some advice because you never know what experiences that you may have had or things you may have tried can affect someone else. … So it basically gives me a sense of accomplishment knowing that I helped someone overcome an obstacle they were having

> P4: Collections, I wouldn't say I'm fulfilling my life role, I look at it as I'm able to help consumers get back on track and keep them in their car. …So I think that helps. But as far as collections that's not something I plan on doing forever.

> Participants also described, in helping others, the ability to see the job in a

positive light. For example:

> P3: Well, I think even as a collector you know you reach people sometimes you know in many instances you're able to speak to someone and just give them something, even in the role as collector, some positive information or just be inspiring to them and not you know, you may be calling to ask them to pay a bill but also you can be kind. I think my life role is to reach as many people and just show them as much humility and kindness that I possibly can and I think that even in my role as a collector I'm able to do that, not every day, but I am able to fulfill that some days.

Participant P1 similarly noted this positive aspect in terms of helping others, but also

described the job as a stepping stone toward fulfilling other life goals:

> P1: Well I think in essence I think you know in considering what the position entails you know it's not a, I would say, a on the face in a positive or surface I should say a real positive light kind of job. But I think in the end overall it's you know I went through all those dark moments coming to a light at the end of the tunnel in terms of being able to turn a customer's life around for the positive you know and helping them see the ability for them to change their situation I think is a great positive you know that the outcome in the role is really helping to change that customer's life you know and teaching them a skill that they may not have

known before you know that they can carry on into other areas of their life
you know.

Seeking understanding. The second thematic sub-category reflects the

perceptions of the participants of what they want others to know about debt collectors.

The participants are seeking understanding from the public in terms of debt collectors as

human beings, and as people who want to help. Beyond shared responses, some

individual responses also shed light on these perceptions; for example, one participant

described the need to be thick skinned, likely because of a general lack of education and

understanding as well as perceptions of debt collectors lacking the human aspect of

people wanting to help others, as these participants want others to see. Another

participant would like others to see the qualities and skills needed such as persuasiveness

and being a great salesperson.

Table 14

Understanding the Social Role of Debt Collector

Response	Number of participants to mention this response
Human beings	6
Want to help	2
Great salesperson	1
Persuasive	1
Thick skinned	1
Educated on role of debt collector	1
Not for everyone	1

The participants expressed the desire to have outsiders understand who they are,

perhaps to contradict the stigma attached to the role. The following examples

demonstrate that these individuals seek understanding of their personal side as human

beings, and as individuals who want to help others.

> P9: We are actually good, hardworking people that want to help. We have a job to do just like everybody else does. We have to fulfill job quotas and expectations like everyone else, so don't assume that we don't care because we do. It is just our job and it's not always easy to be a collector.

> P10: I want them to know that a lot of us are not trying to be horrible people. We aren't asking for your money because we are money hungry. We know how the system works with debt and we know how it can affect the rest of your life so we are usually just trying to help you.

Lived Experience. Actual experiences of the debt collectors were less than

idealistic. Shared responses in this thematic category highlighted themes of anxiety and

emotional ups and downs in contacting debtors. From these feelings and experiences,

participants commonly reported effects of supporting empathy and compassion for other

debt collectors. Table 15 illustrates the shared responses and theme development in this

thematic category, highlighting the themes of anxiety and emotional ups and downs

experienced, which have fostered an increased compassion and sense of relatedness to

other debt collectors and perhaps less sympathy for debtors.

Table 15

Experiences and Effects of the Experiences

Response	Number of participants to mention this response
Experiences	
Anxiety	2
Emotional rollercoaster; ups and downs	2
Boredom, frustration, and redundancy	2
Build positive rapport for persuasion	1
Reach goal	1
Being respectful	1
Dealing with mixed emotions of debtors	1
Effects of Experiences	
Empathy, compassion for debtors and debt collectors	7
Accomplish goals as a debt collector in a respectful manner	1
Comply with laws	1
More assertive	1
Managerial support instilling empathy and understanding	1
Feeling of being replaceable	1
Less sympathetic	1

The lived experiences of participants, compared to their intentions and expectations differ. Shared responses included feelings of anxiety, not wanting to come to work. This expression of anxiety was shared by P3 and Tiffany, who explained:

P3: What I experience in my role as a debt collector is sometimes gratification but more times than not I feel anxiety.

Tiffany: I experience anxiety and not wanting to come to work because of the anticipation of knowing that calling people I can get cussed out or hung up on. To me, it is just a job and it's not a fun experience because I know what it feels like to have debt and people calling me. I don't get a joy out of calling people and harassing them. I don't like the expectations that the job sets as far as call models

instead of just letting you have natural conversation.…It is immediate anxiety as soon as I get to the parking lot, I don't like it at all.

Another theme in the data related to the lived experiences of the participants was the idea of being on an emotional roller coaster, as was noted previously. Participants described their experiences on the job as having ups and downs. For example:

P4: Well my experience I would have to say is kind of up and down. Some days I have good days when I go in to work, some days I have bad days. It's definitely not consistent, especially dealing with different types of people.

P6: What I experience in my role as a debt collector is basically just day to day contacting the debtor or people who owe money and get them to pay up. I get hung up on sometimes, I get people that yell at me, and then I actually get people who just talk to me and who really want to clear up their debt. So they will talk, listen, I'll give them some ideas and they will actually take advantage of them.

Participants also described the role as mundane and repetitive, encompassing the same work every day. The following examples shed light on this concept:

P5: My daily role as a debt collector is mundane, it's pretty much the same thing every day and nothing different.

Tiffany: Basically, I come in and sit at a desk for eight hours. I am expected to sit at that desk for about 85% of my day. I'm on an automatic system, so I don't even get the liberty of dialing out to anyone. I sit there and get calls fed to me all day. I am expected to go over the same call model and ask the same questions and that's it.

The perceived impact of their experiences working as a debt collector were in creating a greater sense of sympathy/empathy and compassion for both the debtor and other debt collectors. P6 and P1 discussed their own sympathy resulting from a personal emotional response to having been in the same shoes, supporting compassion toward the debtor.

P6: Sometimes, it's difficult for me to separate my experiences from their experiences and in doing that I kind of get away from what my main objective and goal is. So I may be a little bit more lenient on some people to accept

something that may be lower than what the standard is because I can more so relate to them a lot better than I can to someone else.

P1: I've had my own personal experiences you know dealing with maybe a past due account or something of that nature or something that's old, and yes obviously the empathy is there.

Similarly, because they have walked in the debt collector's shoes, when someone

is calling on them for collection of a debt, they understand that the individual is simply

doing a job and they have sympathy for the worker.

P10: I've worked in service before but this particular job has made me realize that when a collector is calling, they are really just trying to make a wage.

P5: It has affected me a lot because now when I speak to debt collectors I try not to be as frustrated being that I have been in that seat. I now have compassion for debt collectors because I too was a debt collector. …I have more compassion for them and understand that they are just trying to do their job.

Effects of work relationships. A third thematic category related to the second

research question is that of the effect of others on the job performance and satisfaction,

specifically, the effect of work relationships. Themes revealed in this thematic category

highlight shared experiences of (a) positive coworker relationships and team relationships

that serve to boost morale and improve performance; and (b) supportive management

styles that support performance and satisfaction among workers. Table 16 provides an

overview of the participant responses, highlighting common, or shared, experiences.

Table 16

Effects of Work Relationships on Performance and Satisfaction

Response	Number of participants to mention this response
Builds sense community	1
Managers	
Supportive managers improve performance and satisfaction	6
Manger positive feedback	1
Rewards improve camaraderie	1
Management pressure	1
Coworkers	
Good coworker relations boost morale	4
Supportive, cohesive team improves performance	3
Coworker information sharing	2
Competitiveness to motivate	1

Note. Unsupportive or negative management and coworker interactions were noted by one participant to negatively affect accomplishment.

The impact of management and coworkers was perceived to be significant.

Managers were felt to improve performance and accomplishments through supportive

interactions and providing positive feedback. The positive feedback was felt to be

important so that the individual is shown the positive, not only the negative, creating a

sense of having "room for improvement." P6 described:

> P6: As far as management, I believe that if you have a good relationship with your manager, than you are inclined to produce or make a very good effort at meeting the goals that are set forth. Having a good relationship with your manager or management that will basically encourage you by saying you are doing a very good job or I listened to your call and saying it was very good. They will critique your calls, give you some pointers, and also give you some praise when you do very good and not just showing you the negative. Don't only show me the negative, show me the positive so I can say that there is room for improvement here, but I'm doing very well here. So those relationships are very important.

P5 explained how team work and management can increase morale and satisfaction, and

support productivity, but also how negativity and miscommunication can increase

stress, decrease satisfaction, and ultimately decrease performance.

> P5: When management and I are on the same page and as a team the morale is up, then the calls are not so bad. If you are feeling that no one likes you, that there is a sense of miscommunication, and you don't feel like management is on your side, it does affect my ability to do my job because I am second guessing myself. My personal stress starts to come through to my calls, if I am feeling my job is at jeopardy and feel that no matter what I do it doesn't matter to management. If everyone is getting along, I feel that there is a strong bond, and we are all on the same page then those bad calls are not as bad.

> Coworkers were also felt to be essential to the accomplishment of the collector.

The participants highlighted the importance of having positive relationships with peers

and managers. The following examples demonstrate the importance of positive

peer/coworker relationships to performance and satisfaction.

> P9: Coworkers make everything a little bit easier. Coworkers are critical for a successful team because if you don't have that camaraderie, then you just kind of feel alone. If you have camaraderie then everybody can relate and that makes it easier.

> P7: As long as you have a good group of positive people around you that makes the day a little better. You can learn different techniques from different collectors and coworkers.

> These positive relationships allow for flexibility in terms of assisting the collector

through a bad time, supporting the ability for the worker to get back to work and

supporting positive productivity.

> P2: Well it's important to have good relationships with co-workers because you know it kind of helps boost morale. You know management is important because I mean you want to make sure that everybody over here is on your side. You want to feel comfortable where you can talk to your manager and not have to be reprimanded about something. So say, if you're having like a personal issue and you know you need to talk to the management or maybe a co-worker that could help you out … Certain nights we would have team outings and what that would do is build cohesiveness between each other and it just made you trust each other a little bit more

Sharing experiences and information/expertise with coworkers was felt to improve

performance, providing an outlet and source of advice from others who have had similar

experiences.

> With your coworkers, you know that you are not the only one doing this job and you are not the only one experiencing the good or bad calls on the phone. So you can kind of have an outlet on a break or what not to talk to someone or other teammate to share tactics, conversations, or questions that they may ask. They may share things that they do to calm a person down or to encourage someone to make a payment or what not.

These positive relationships support not only performance, but also a sense of job

satisfaction, a critical component to retention and productivity, which will be explored

through the data in the next section.

Satisfaction. The notion of job satisfaction is critical to employee productivity

and retention. Participants were therefore asked about the aspects of the job they most

liked and disliked in order to obtain a sense of satisfaction and the elements of the job

that supported performance through satisfaction. Participants also described aspects of

the job that are easy and aspects that are more difficult. In addition, participants

described their perceptions of rewards and acknowledgements, safety, and compensation

related to debt collection.

Job likes and dislikes. In terms of what the debt collectors liked or disliked most

about the job, participants commonly described working with people, helping debtors,

and the pay as likes about the job. Conversely, the themes related to what the participants

disliked most about the job centered on negative customers. Table 17 illustrates the likes

and dislikes as reported by participants and the associated frequencies to demonstrate

commonality of responses.

Table 17

Most Liked and Disliked Aspects of the Job

Response	Number of participants to mention this response
Like Most about the Job	
Working with people in general	4
Helping debtor	3
Ease if debtor can and will pay	3
The pay	2
Flexibility	1
Challenging	1
Company trying	1
Fast paced	1
Personal accomplishment	1
Problem solving	1
Educating debtor	1
Disliked Most about Job	
Negative customers	5
Ups and downs	1
No grey area	1
Much desk time	1
Management	1
Hours	1
Harassing debtors	1

The analysis of the data revealed common responses in terms of "likes" of the job, which included working with people, helping the debtor, when a debtor can pay easily, and compensation. P9 discussed the ease when a customer can easily pay what is due as a "like" of the job.

> P9: When they just call in and have the money, that's easy. When they automatically have the ability to pay, that's the easiest part about collections. The job doesn't become complicated into the person that is paying you can't pay.

P1 explained the job in terms of needing to be a great people person, and how

that aspect of the job was enjoyable.

> P1: I think being in this role you have to be a great people person you know. And
> I think I'm a great people person, I love people, I love talking with people and
> even though again in this case you know the people I'm engaging with it may not
> be the best situation you know to engage someone with, but it's just really the
> fundamentals of being a people person it's one of the things I enjoy and you have
> to be a people person in order to be I think the least bit successful in this role.
> You have to like people.

In working with people, participants noted that they like helping people, which

was described as rewarding. The following examples shed light on these feelings of

accomplishment in helping others.

> P6: I like that I get the opportunity to aid someone in overcoming an obstacle.
> Helping people is something that I enjoy doing. If someone is down I like to
> listen and offer a solution or give an idea. I like to think that I'm a problem solver.
> … So what I like the most about my job is that I get the chance or the opportunity
> to help someone who is stuck and who is possibly in a rut.

> P10: Ok, as crazy as it sounds I feel like I'm actually helping people and that is
> worth all of the angry people.

> P7: The best thing about it is being able to really help someone that's in need.
> Someone who really wants to overcome this outstanding balance or someone who
> wants to try to stay in their vehicle, they don't want to lose their vehicle. That's
> when we are both on the same path and the same street, so the best part about it is
> being able to help them get back on track and understanding their situation.

Finally, two participants mentioned being satisfied (liking) the pay or

compensation. Participant P4 stated, "What I like most is I definitely love getting paid

and my bonuses off of collections. P2 agreed responding to the question of what she

liked most, "The pay. The compensation."

Conversely, the participants disliked dealing with negative customers, which

supported a decreased sense of job satisfaction. The following two examples

demonstrate the theme of customer negativity as what they dislike the most,

supporting reduced satisfaction levels.

> P6: What I dislike most is the rudeness. The ones that are very rude and disrespectful. I don't like that behavior, I understand it, but I don't like it.

> P2: Dealing with those customers sometimes. Because sometimes it could be day in day out of just nasty attitudes and just negativity. That could be kind of wearing on a person after awhile.

Difficulty of tasks. Another aspect of satisfaction is the perceived difficulty of the

tasks asked to perform. Respondents described tasks that were considered easy, such as

when a debtor can and will pay the amount due. Difficulties arise when the collectors are

unable to reach the debtor, and in persuading the debtor to pay. Table 18 shows the

different responses given by participants related to ease and difficulties associated with

this job. These difficulties can represent stressors to the collector.

Table 18

Difficulty of the Job

Response	Number of participants to mention this response
Difficulty reaching the debtor	6
Don't want to be contacted	2
Voicemails	1
Outdated info / disconnected line	1
Limits/Restrictions on how often can call	1
Scams	1
Difficulty in persuading to pay	6
Inability to pay	3
Refusal	3
Excuses	2
Anxiety	1
Cannot help debtor	1

Difficulties in the job contribute to lower satisfaction. The most difficult

elements of the job were noted to be reaching the debtor, especially if they do not want to

be reached, and in persuading the debtor to pay, dealing with refusals and excuses. P10

noted the difficulty in reaching people, which then does not allow time to help them.

> P10: The hardest part is easily getting them on the phone long enough to actually talk about the debt. Calling them every second of every day won't do anything if they don't talk to you. I know the stigma that collectors have so I get the avoidance but honestly, it's frustrating when you are avoided because by the time you actually get someone on the phone there is nothing I can do but let them know the basic information of their account. By then the damage is done.

Other participants noted both difficulty in reaching the customer as well as

difficulty in persuading them to actually pay.

> P6: I would say it is more difficult than easy to reach them and actually persuade them to pay; [but] maybe they couldn't afford to pay it and it is hard trying contact them if they are still going through the same situation. They would rather just not hear about it and push it off to the side like it doesn't exist.

> P1: In terms of reaching them I would say obviously you know, being met with a multitude of voicemails. Sometimes customers know or they might get familiar with the phone number or where that number is originating from and they'll avoid that, so that causes us to be put in a position where we're leaving a multitude of voicemails. And that would make it difficult to reach the person. Also secondly, would be outdated information. …

P1 went on to also describe difficulties associated with persuading people to pay:

> P1: Some of the things I've experienced as a debt collector that makes it difficult you know to, once I reach the customer in persuading them to pay is that their inability to really understand, you know, what's important at the moment that they just don't want to pay. And sometimes they may not just have the resources at all to pay. So in some cases they're actually being honest

Safety. Another aspect of satisfaction is the concept of safety, both personal and

job safety. Participants commonly noted physical security measures in place, described

feelings related to job security, and discussed the role of anonymity in providing safety.

Table 19 offers the common participant responses related to safety, highlighting the

perceived importance of physical security measures, job security, and anonymity.

Table 19

Safety

Response	Number of participants to mention this response
Physical security measures	8
Job security	5
Anonymity	5
Compliance: following rules	2
Emotional safety	2
Training on workplace violence	1
Recorded call	1
ID badge	1
Customer information	1
Low expectations, negative experiences	1
Management backup	1

From a security standpoint, physical security at the work location was expressed

as a concern and an expectation of the collectors for the employer company.

P10: With every occupation, I think there are certain levels of security people
expect and assume are there. So yes, I have a high expectation.

P7: Well, they are pretty good about keeping us safe from the consumer because
we have bulletproof doors we have to go through and badges, so they pretty good
at that.

In providing this level of security, participants mentioned the importance of

maintaining anonymity. For example:

P4: Knowing that information that we can get on consumers, I'm quite sure
consumers can get information as well so that is definitely a key thing. There were
incidents before quite a few years ago where consumers actually came to the job
and they increased the security from that standpoint. They didn't get on the floor

but just the thought of having the consumers there frustrated, it did create a concern. …We have several barriers in place as far as safety is concerned. There is security there, we don't give out last names when we collect, so I feel pretty confident as far as being safe at my job.

P6: My expectations of my company are basically to make sure that my personal information cannot be retrieved by a debtor that I have called.

P3: I I think that's the company's responsibility because in most times you know you're collecting in a community that you live and work and socialize in so I think that it's very important and your company to understand their role as keeping us safe.

Another safety issues raised by the participants was that of job security and their

dependence on the debtors to pay.

P10: I feel like my job is safe in the sense of job security. Though I will say that it isn't safe when it comes to relying on others. When you rely on someone to pay something it becomes something that isn't all that stable.

According to Tiffany, there really is no job security in debt collection:

When it comes to job security, I don't think they really care. I just think they want you to collect and if you don't, then you are gone. … So I don't really think there is job security in the collections part at my job because it is easy to replace you basically.

A final aspect of safety brought up by participants was the notion of emotional

safety, which was discussed given the nature of the emotional consequences and stress of

this job. P6 described expectations for the company to support her mental and emotional

health and well-being:

P6: Even with the verbal abuse, they should make sure I have an outlet, so I can go and be at peace or provide some type of training so that I will know how to handle it and keep it separate from my personal life. To know that it is not about you it's about them and their situation.

Rewards, acknowledgements, recognition. As another thematic sub-category of

satisfaction, the data revealed responses related to the rewards, acknowledgements, and

recognition gained in their position as a debt collector. Themes revealed goal specific

awards, regular bonuses, and intangible rewards of the job. According to participants,

these awards and recognitions were seen as providing a sense of appreciation and

motivation, benefit in terms of promotion and monetary gain. Table 20 provides the

variety of participant responses.

Table 20

Rewards, Acknowledgements, and Recognition

Response	Number of participants to mention this response
Goal specific rewards	8
Regular bonus	5
Intangible	4
Appreciated	2
Promotions	2
Motivating	1
Free events and meals	1

Rewards and recognition are key to employee satisfaction. Specific to this type of

recognition, eight of the 10 participants noted goal specific rewards and incentives, which

were described as rewards designed to push you to increase your performance.

> P7: We have bonuses and once we reach our goal, we get rewarded. That is nice because it means that with all of the irate customers and all of the finagling you have to do for some people, it makes it all the more worth it.

These rewards were perceived to boost self-esteem and motivation, as noted by P2:

> P2: It's something about being you know appreciated among your peers that just really boosts your self-esteem. So now that's something I did like about that, the times having awards. I even liked personally having my own to post on the wall to say "hey look what I've done."

Perhaps the most noted was financial bonuses based on performance levels.

P4: Well the big thing is the bonus. We receive a monthly bonus based on the percentage that we collect.

Some participants commented on the effectiveness of using both complimentary, intangible rewards, such as simply acknowledging the good work, as well as financial rewards, not underestimating the importance of recognition among peers.

P3: Being able to reward you in a financial way but also those "great jobs," "you're doing a good job." That goes a long way and you know also the performance reviews really help you get an overview of how you're doing and how your supervisor views what you're doing.

P5: There were bonuses. We had shout outs where your accomplishments were recognized through your peers and different ceremonies. …. It's always good to feel that your achievements matters and to be recognized in front of your peers.

Compensation. Lastly, the participants discussed compensation as an element of satisfaction. Most of the participants (8 of 10) felt the compensation was adequate for the job, meeting their basic needs; however, three participants also felt the level of compensation was low, given the emotional, physical, and mental demands of the job. Table 20 is used to highlighted the shared responses of the participants, pointing to the potential need for additional compensation, whether monetary or in other benefits to support the collectors in continuing to work through the mental, physical, and emotional challenges of the job.

Table 21

Compensation

Response	Number of participants to mention this response
Yes, at least Basic Needs	8
Low for emotional physical mental demands	3
No	1

The majority (80%) of the participants described feeling that their level of compensation was fair and that their needs were met. Some also mentioned the opportunities to make additional money in performance based incentives and bonuses was helpful. The following examples show the general satisfaction level with compensation.

> P3: I think that my employer provides compensation that meets my needs as a collector. I feel that they do…I feel fairly compensated. Of course you know I think that I am worth more but the way the compensation is set up with compensation plus a bonus structure is fair so I feel it's a fair wage.

> P10: I make a decent wage and the opportunity to make more is nice.

Three participants acknowledged that their basic needs were being met, but also felt that given the physical and emotional strain of the work additional compensation would not be unfair.

> P6: I would say that no one feels that they are being paid what they are worth. I would say to fulfill my basic needs, yes I am being compensated enough to fulfill my basic needs. Do I think I should probably have a little bit more? Probably so because the skillset that you develop doing this job is one that cannot be taught.

> P1: Just the mental you know gymnastics that you have to go through with people and emotional gymnastics you have to go through with people, I think that the compensation that is given with that position, I think it's a little low.

Recommendations for improvement. As a final thematic category, the participant data revealed several shared recommendations for improvement. Participant interview data highlighted the need for (a) improved policies, (b) call monitoring, (c) training and education, and (d) improved scripting. Table 22 illustrates these data and the various responses offered by participants.

Table 22

Recommendations for Improvement

Response	Number of participants to mention this response
Improve policies	2
Call monitoring	2
Training and education	2
Learning to be more stern and firm	1
More training	1
Calling strategies	1
Staying compliant	1
Improve scripting	2
Memorize script	1
Better script	1
Change repetitiveness of calling	1
Ask for help	1
Empathy	1
Management listen to	1
Support	1
More debtor personal info	1
Programs to help debtor	1

Generally, responses to recommendations for improvement focused on self-improvement among the participants. The recommendation themes highlighted clear expectations and guidelines to help collectors, call monitoring to support the development

and continued growth through learning of one's mistakes, additional training and education to support continued improvement of collectors. Finally, participants suggested better scripting.

Two participants called for improved policies to support clear expectations and consistency in policy guidelines, which will enable the collectors to focus more on collecting and less on compliance issues. P5 and P4 described:

> P5: My company's guidelines were so particular on what to say and how to say it, that I couldn't really focus on collecting. I was more focused on making sure that I was being compliant to my company's guidelines. So, I think that clear expectations of the guideline would have helped.

> P4: We're spending a lot more time looking for information, policies and procedures versus being able to actually get to the root cause and get them back on track. So that's like the biggest barrier right now as far as the policies.

Another participant called for call monitoring, to support learning and development on the job.

> P7: When you are having a hard time making numbers you have the opportunity to review or have your supervisor review your calls and help you through it to see what it is that is making it hard to get people on the phone or making at least a payment arrangement. …So now you know next time you run into the same situation because most have the same story lines, now you know what to say.

Another theme was developed by the comments of two participants who cited the need for management to be open to changes and suggestions and/or additional training and education for collector improvements.

> P3: Some of the things that I think will help is having support on all upper levels when you come with ideas or want change, I think that would help me in doing or performing.

> P1: I would say in some cases like if management was a little more realistic in terms of customer situations generally a little more understanding.

Finally, the need for improved scripting or perhaps less scripting was mentioned, to avoid sounding mechanical and to support performance increases.

> P8: For me personally, it would be to be able to get on a call say what I have to say and get off and not having to go through a list of questions on why they are not paying. I think that would make life so much easier and more relaxed. Just the simple cut and dry.

Analysis Conclusions: Final Theme Development

From the data presented in the thematic categories of the previous sections of this chapter, the themes were explored further and clustered into several overarching themes, which reflect the experiences and perceptions of the group as a whole and serve as the conclusions of the analysis.

Research Question 1

Theme 1: Roles and intentions of the debt collectors were to resolve the customer debt entirely or via payment plans and to educate the consumer on debt, accomplished through serial calling, using specified scripts and/or procedures that align with organizational policy and compliance standards.

Theme 2: Perceived essential skills for success in debt collection include computer skills, persuasiveness and negotiating skills, people skills, and verbal skills.

Theme 3: Performance factors (perceived to support performance) include familiarity with systems and policy, compliance, people skills, ability to be both inauthentic or authentic depending on individual personality and circumstances, coworker /team coordination and cohesiveness, leader incentives, learning to control emotional responses to create a balance of empathy, firmness, and thick skin.

Research Question 2

Theme 4: Debt collection was not seen as a life role, but collectors seek understanding in breaking the stigma and supporting understanding of the role in trying to help others.

Theme 5: Lived experiences of anxiety and stress with emotional ups and downs.

Theme 6: Support of coworkers and management teams to maintain morale and contribute to accomplishments.

Theme 7: Job and personal satisfaction gained through helping debtors, working with people (debtors and colleagues), having a sense of safety and anonymity, compensation and rewards/recognition, despite difficulties associated with negative customers, emotional strain, and achieving goals of debt resolution.

Theme 8: Recommendations for improvement of (a) self-improvement strategies inclusive of call monitoring to identify strengths and weaknesses, management support for training and development to support collector improvement; (b) improved policy for clarity of expectations and consistency of compliance; and (c) improved or less scripting.

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Summary

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Chapter 4 presented the refinement and categorization of participant responses to the variety of questions asked in an interview setting into common themes representative of the perceptions and experiences of the group as a whole. The presentation depicted details of the feelings and observations given by actual participants. The next chapter provides a summary and in-depth discussion of the results in relation to the previous

literature and to the specific research questions of the study. Chapter five also

addresses limitations, social change implications, and recommendation for future

research.

Chapter 5: Conclusions and Recommendations

Introduction

The purpose of this qualitative study was to understand the roles of debt collectors in the United States and to determine the extent to which debt collectors find their work satisfying using a conceptual framework of Maslow's hierarchy of needs model. To accomplish this goal, I collected data from a sample of 10 debt collectors using semistructured interviews. I also transcribed the audio data obtained during these interviews for use in the analysis. The data obtained for this study were analyzed using a phenomenological approach, following the analysis procedure described by Moustakas (1994) and Warren and Karner (2010). The intent of the investigation was to gain a better understanding of the satisfaction of debt collectors relative to their unique role and in relation to Maslow's hierarchy of needs.

This final chapter provides a summary and discussion of the findings offered in Chapter 4. This discussion includes the relationship of the findings to previous literature and the implications of the findings, both in general and in terms of positive social change. Industry-related recommendations based on the results of this study are provided and underscore the significance of the study. Leadership recommendations serve to move these findings into practice, assisting leadership development of the debt collector role and supporting information that can be used to increase employee satisfaction and retention. Finally, recommendations for future research building on the results of this study are discussed as a means of supporting expansion of knowledge and understanding

of perceptions of the role of debt collectors and factors that may affect job satisfaction among debt collectors.

Summary of Key Findings

The role of the debt collector is magnified in an unstable economy, but often misunderstood and criticized. There are many facets to the role of the debt collector, some involving masking or regulating feelings and responses; the findings of this study suggests that this can contribute to stress and negatively affect the collection workers. This qualitative, phenomenological study was therefore designed to identify the roles and experiences of debt collectors from the perspective of the debt collectors themselves.

The analysis of the participant interview data was used to generate several themes that serve as the conclusions of the study. These themes reveal the perceptions of the participants in terms of their roles and intentions as debt collectors, essential skills, characteristics, and organizational factors supporting performance success, experiences of stress and anxiety, the perceived impact of coworkers and management, job satisfaction, and recommendations for improvement. The following themes emerged from my analysis of interview data:

- Theme 1: The roles and intentions of the debt collectors to resolve the customer debt entirely or via payment plans and to educate the consumer on debt, accomplished through serial calling, using specified scripts and/or procedures that align with organizational policy and compliance standards.

- Theme 2: The perceived essential skills for success in debt collection include computer skills, persuasiveness and negotiating skills, people skills, and verbal skills.

- Theme 3: The performance factors perceived to support performance include familiarity with systems and policy, compliance, people skills, ability to be both inauthentic or authentic depending on individual personality and circumstances, coworker /team coordination and cohesiveness, leader incentives, learning to control emotional responses to create a balance of empathy, firmness, and detachment.

- Theme 4: Debt collection is not a life role, but debt collectors seek understanding in breaking the stigma and supporting understanding of the role in trying to help others.

- Theme 5: The lived experiences of anxiety and stress with emotional ups and downs.

- Theme 6: The support of coworkers and management teams to maintain morale and contribute to accomplishments.

- Theme 7: The satisfaction gained through helping debtors, working with people (debtors and colleagues), having a sense of safety and anonymity, and compensation and rewards/recognition, despite difficulties associated with negative customers, emotional strain, and achieving goals of debt resolution.

- Theme 8: Recommendations for improving (a) self-improvement strategies inclusive of call monitoring to identify strengths and weaknesses,

management support for training and development to support collector

improvement; (b) improved policy for clarity of expectations and consistency

of compliance; and (c) improved or less scripting..

These themes were used to address the research questions of the study.

Interpretation of the Findings

The themes revealed through the analysis provide insight into the views of these

debt collectors with regard to fulfilling the role of a debt collector, the associated

experiences, and factors that impact performance. These results are discussed according

to the associated research question and information gained through previous research and

literature on the topic.

Research Question 1

The first research question asked what it means to be a debt collector. Participant

responses to the interview questions in this study revealed the perceived roles and

intentions of debt collectors, essential skills for debt collectors, and factors perceived to

support debt collector performance. These findings were presented in three key,

overarching themes revealed from the analysis of the interview data.

Perceived helping role. In describing a debt collector's role and intentions, the

participants in this study consistently described themselves as striving to help people

through resolving the customers' debt, either entirely or through the use of a payment

plan (Theme 1). In addition, participants in this study felt their role also included

educating the consumer on debt and debt reduction (Theme 1), which again highlighted

their self-perception as helping others. These participants reported accomplishing these

role tasks via serial telephone calling, using scripts and procedures to align organizational policy and compliance standards. According to Sutton (1991), the emotional labor of debt collectors involves self-regulation of one's personal feelings into compliance with the policies and expectations of the company. In addition, this emotional labor must be conducted such that the collector elicits a specific response from the consumer, in terms of agreeing to pay the debt (Sutton, 1991).

The participants' responses suggest that they reframed their work more positively than the common, negative social perceptions of debt collectors. Their responses focused on the helping nature of the job (debt reduction and education), which may be a self-regulating response that supports both compliance with the policies and expectations of the company and a personal responsibility and value placed on the work. Enhancing the perceived value of the work may contribute to a sense of belonging to a society that typically fails to positively receive debt collectors (i.e., Maslow' belonging-love need). Supporting a more positive perceived value in the work also may contribute to feeling fulfilled, promoting job satisfaction, contributing to self-esteem and perhaps self-actualization, as suggested by Maslow (1943). Newman et al. (2009) posited that workers who are fulfilled naturally feel compelled to represent the company positively and align themselves with the company's goals, supporting the sense of belonging.

Skills of persuasion, negotiation, and people skills. Working as a debt collector requires emotional labor that involves questioning and convincing a consumer to fulfill their debt obligation. This requires skills of persuasion that include assertiveness, firmness, and concealing true empathy and understanding to the customer (Sutton, 1991).

Indeed, debt collectors have a job that occasionally involves making the consumer uncomfortable by using interrogative, open-ended questions, engendering a sense of dishonor or fear intended to improve the probability of debtors paying their bills (Sutton, 1991). Supporting the conclusions of Sutton (1991), the participants in this study described essential skills of computer skills, persuasiveness, negotiating skills, people skills, and verbal skills required to successfully fulfill their role as a debt collector (Theme 2). Therefore, the findings of this study mirror those of Sutton in highlighting the importance of collector persuasiveness; negotiation, verbal, and communication skills; and the ability to understand and work with people (people skills).

Rafaeli and Sutton (1991) compared interrogators to debt collectors because debt collectors have to ask the right questions, listen well, and analyze customer responses in order to reveal the truth. To do this, Rafaeli and Sutton felt debt collectors must refrain from showing emotion so as not to show weakness. As a result, debt collectors, as do interrogators, tend to mask their true feelings (Rafaeli & Sutton, 1991). Similarly, participants in this study discussed their perceptions of the key factors to support high performance in this role, which included familiarity with systems and policy, compliance, people skills, ability to be both inauthentic or authentic depending on individual personality and circumstances, coworker /team coordination and cohesiveness, leader incentives, learning to control emotional responses to create a balance of empathy, firmness, and thick-skin /callousness (Theme 3). To successfully execute the balance described debt collectors must have a high EI aptitude because they are able to treat emotions of others as a means of important Intel to achieve their ultimate goals (Chien-

Farh, Seo, & Tesluk, 2012). Accordingly, Rafaeli and Sutton (1991) in comparing

debt collectors to interrogators, asserted that both professions must be able hide their own

feelings to get to the truth of the matter.

Inauthenticity and authenticity. One key point made by the participants was

the perceived effect of both inauthenticity and authenticity. Participants described

inauthenticity as "putting on a mask" or "putting on a fake smile," an ability that was felt

to support job performance. In some cases inauthenticity was referred to the inability to

show that they cared too much about the debtor's circumstances, especially when

collectors felt that they could relate to the debtor from a personal perspective. However,

participants also acknowledged that being authentic, in terms of being genuine, has a

place in this role as well. Authenticity seems to have a role in the development of self-

esteem and self-actualization (Maslow, 1943).

Hochschild (1983) and Grandey (2000) argued that any form of inauthenticity of

one's emotions is harmful; however, Bono and Vey (2005) opposed this view, positing

that only surface acting is harmful to workers. Previous research suggested that those

who artificially display their authentic feelings are likely to leave their current companies

(Cote & Morgan, 2002). Others contributed that inauthenticity can progress to Emotional

Dissonance (ED) which is harmful because of the internal disharmony that it causes and

the conflict of inner feeling and outward display that often leads to work stresses (Bekker

et al., 2005; Van Dijk & Kirk, 2007; Cheng-Ping & Ju-Mei, 2009). Conversely, persons,

doing a great job applying company display rules that provide a positive experience for

consumers, would be less likely to be permanently released from their job than

employees who disregard policies or obviously are surface acting. Authenticity may also be inextricably linked to one's sense of personal safety, a notion that is relevant to the debt collector, who must field great negativity and even threats from the consumers. This leads into a discussion of how debt collectors experience their work and how that relates to Maslow's need hierarchy.

Research Question 2

The second research question asked how debt collectors experience their work. Participant responses to the interview questions revealed that the debt collectors in this study generally did not experience debt collection as a life role, but rather sought understanding in breaking the stigma and supporting understanding of the role as one in which they are trying to help others (Theme 4). This theme again seems to relate back to Maslow's need level of belonging and love, as the participants described seeking to break stereotypes and stigma that would otherwise separate and exclude them from belonging in a social system and to be seen as a helping profession, in which they would gain appreciation and respect (gaining another level of Maslow's hierarchy – self-esteem). However, none of the participants in this study felt that this level is attainable due to the lack of desire to see this job as a life role.

Experiences of stress and anxiety. The lived experiences of the debt collectors in this study revealed high levels of stress and anxiety related to the emotional fluctuations of the work (Theme 5).   When internal disharmony with what one actually feels and with what one is required to display (ED) occurs consistently in the work place without interventions burnout (EE) can occur and increase health risks to others, i.e.,

mental, emotional, work-place or personal-life violence (Seery et al., 2008; Roth, 2008). This work requires a positive outcome for performance related metrics as does the customer perceived outcome of not feeling coerced or threatened, both of which can be subjective outcomes. Often, collectors have to please two audiences using different ways and means. Prior research has supported that emotional work is harmful to the well-being of workers if the emotions displayed are not genuine (Anderson & Spencer, 2002; Ashkanasy et al., 2002; Groth & Grandey, 2012; Hochschild, 1983), a situation that was reportedly common and even perceived to be beneficial in terms of performance among debt collectors. As discussed in Chapters 1 and 2 of this research, Emotional Exhaustion (EE) and ED both stem from stress and anxiety that can build up and lead to burnout, ultimately contributing to job dissatisfaction and collector turnover.

Job satisfaction and collector morale. Given the stress and anxiety reported by this sample, maintaining morale and job satisfaction among debt collectors is critical to organizational success and stability. Data from this study revealed that participants highlighted the importance of coworkers and management teams in maintaining morale and contributing to the accomplishments of the debt collectors in the organization (Theme 6). In addition, the participants reported that job satisfaction was gained through a sense of helping debtors, working with people (debtors and colleagues), having a sense of safety and anonymity in conducting this job, and compensation and rewards/recognition (Theme 7). This satisfaction was gained despite difficulties associated with negative customers, emotional strain, and achieving or not achieving goals of debt resolution (Theme 7). Accordingly, studies have asserted that the degree to

which team colleagues work together well and attend to their needs positively affects job satisfaction levels at work and they asserted that high levels of EQ on behalf of all work units improves satisfaction and performance levels (Farh, et al., 2012; Joseph & Newman, 2010).

In the context of Maslow's hierarchy of needs, job satisfaction can be seen as an aspect of self-actualization, which can only be gained after fulfilling physiological needs (gained with pay), safety and security needs (gained through anonymity in conducting the job – Theme 7), belonging and love (supported by coworkers and management teams – Theme 6), and self-esteem (gained through compensation and rewards/recognition – Theme 7). These results highlight the important role of coworkers and management in supporting the needs of the debt collectors in terms of supporting a sense of belonging, safety, and recognition (sense of value). The results of this study, therefore, aligned with those of Newman et al. (2009), who explained how proper incentives, compensation plans, and relationship building can strengthen the workforce and provide a useful framework for this population.

Recommendations for improvement. Finally, the results of this analysis provided participant recommendations for improvements. These were given in Theme 8. Participants recommended the use of self-improvement strategies, such as call monitoring. These strategies were felt to serve to identify strengths and weaknesses and to provide management training and development support toward collector improvement, which linked with the perceived importance of management in maintaining morale and contributing to the collectors' accomplishments (Theme 6). As another recommendation,

participants called for improved policy for clarity of expectations and consistency of compliance. Additionally, participants recommended improvement in the scripting required of the collectors, or, as an option, less scripting being required. Finally, each participant referred to stressful interactions with consumers often which leads to improvements that give the debt collector more autonomy in their role, to make professional decisions on how to handle stressful situations. These empowerment initiatives might call for interventions on stress reducing meditation centers within companies up to lobbying for new consumer behavior policies within organizations and at the state and federal legislative level. According to Grandey et al., (2005) there are distinct differences in how American and French workers adapt to negative consumer behavior. The undertone of this study suggested that inauthenticity aids in depletion of personal resources and lead to job dissatisfaction. The authors reported that French workers are culturally impulsive and are allowed more autonomy over their public emotions with others' behavior than those of institutional Western "the customer is always right" cultures. Therefore, these recommendations were felt to be critical to contributing to the success and satisfaction of the debt collectors.

Limitations of the Study

The scope of this study was limited to one-on-one interviews with a sample of 10 debt collectors. The lack of anonymity of the participants may have contributed bias to the findings. Given the methodological choice of one-on-one interviews, anonymity was not possible, but, as the researcher, I strove to best insure confidentiality through use of individual identifiers to replace personally identifiable information and the use of a

private setting for conducting the interviews. Data collection in studies examining

emotional labor can be challenging to maintain minimal subjectivity. Methods to ensure

objectivity in EL studies tend to be focused almost entirely on either interviewing the

participants (Martínez-Iñigo et al., 2007). The issues related to self-report data center on

the belief in the objectivity of subjects reviewing themselves, posing potential for bias

and therefore, limiting the findings of the study. Other limitations are that this study's

focus on collection workers who primarily perform their work within the confinements of

corporation walls have a less direct and threatening perspective than those who have to

encounter debtors face to face, i.e., pay day loan, rent to own establishments,

repossession and towing specialists.

Recommendations for Future Research

Additional research is needed with regard to inauthenticity and authenticity in the

field of debt collections and the potential benefits to performance compared to detriment

or harm to the collector. Given the study findings of the use of both, and the prior

research findings suggesting potential detriment in inauthenticity, more precisely

understanding and defining the benefits and costs of each would be important. This may

require additional qualitative research prior to implementing a quantitative study in order

to support better understanding of the factors involved that may be currently unknown or

not well understood.

In addition, research into the specific roles and impact of both coworkers and

management teams on collector morale, job satisfaction, and turnover in the context of

Maslow's need hierarchy. This would support management efforts to promote enhanced

satisfaction, reduce costly turnovers, and contribute to the health and stability of both the employees and the organization. A quantitative study using a larger population of collectors would support generalization of the results related to specific impacts of coworker and management relationship factors to job satisfaction, which in turn would support strategic management of these issues.

Finally, additional research on the social concepts of debt collectors and whether the stigma associated with debt collections is in actuality shifting as the participants in this study would like to see. A mixed methods study on the current perceptions of debt collectors and their place and value in society would be interesting to compare against debt collector self-perceptions. These types of additional research would support further understanding of the role in society and economics.

Implications & Social Change

The results of this study contribute to the knowledge base and literature on debt collections, providing an in depth understanding of the lived experiences and perceptions of debt collectors with regard to their roles, intentions, and factors that impact their success and satisfaction. This study is significant to business leadership, particularly within debt collections, and the support of collector morale, satisfaction, and retention. The participants in this study described the desire to alter the social image of debt collection toward a helping profession, and highlighted the importance of coworker and management teams in supporting morale, satisfaction, and the development of essential skills and qualities for success.

Reframing collections work to focus on the helping nature of the job may be a self-regulating response that supports both compliance with the policies and expectations of the company and a personal responsibility and value placed on the work. As noted previously, a higher perceived value of the work may support a sense of belonging among debt collectors, and may contribute to feeling fulfilled, satisfied with the job, contributing to higher order needs of self-esteem and self-actualization (Maslow, 1943).

Given the perceived importance of coworkers and management teams in maintaining morale and satisfaction, the results of the study can be used by management to support collector job satisfaction, morale, and self-esteem. Participants noted the key factors of working with others, helping debtors, having a sense of safety and anonymity and receiving appropriate compensation/rewards in supporting job satisfaction, which also directly relate to two levels of Maslow's need hierarchy. Addressing these key factors and meeting these needs of the debt collector, management can support higher job satisfaction among collectors in the organization. This study further supports conclusions by Newman et al. (2009), who noted the positive outcomes associated with effective, relationship-building leaders, who aim to motivate peak level employee performance.

Leadership in debt collections can use the results of this study to improve collectors' sense of fulfillment, self-esteem, and self-actualization related fulfilling the role of a debt collector, reduce turnover and the associated costs to the organization, and support high levels of job satisfaction and performance among the collectors. In addition, participant recommendations for improvements offer additional insight into strategies that may support this population of emotional laborers. From the data presented,

leadership development of strategies that incorporate collector self-improvement techniques, improved clarity of expectations and compliance, and more effective and genuine scripting would support collector professional development, collector well-being, and contributes to the collectors' accomplishments and sense of self-esteem, sense of helping others, and self-actualization. The initial interaction between collectors and consumers is extremely important and if it does not go well then the relationship between the two can become stressful for both parties. As previously mentioned, rigid scripting can be detected by others at times and once the scripted practitioner is perceived as not being genuine animosity can occur from the consumer. This perception can lead to rude and malicious behavior that could lead to threats by the consumer, which is a primary source of dissatisfaction, stress, and anxiety for collection workers. Thus, these recommendations can be used to support more satisfied and fulfilled debt collectors with higher performance levels as their individual needs at the levels of safety, belonging, and self-esteem are met.

Debt collectors want to be accepted and viewed as people who care and understand obstacles that consumers face because they experience very similar challenges themselves. They want to experience less stress and more support in their roles by leaders, consumers, and society. Regulating consumer behavior could help to reduce the stress felt by debt collectors however this endeavor could take some time to complete, after all the first step is the perception of collectors that must change and then the negative behavior of some consumers must also undergo a make-over. The initial phase of this level of social change should happen within companies. Leaders must create

policies that empower collectors to show their genuine feelings in a way that isn't viewed as a weakness but in a way that shows understanding. Collectors have to win trust in order to convince consumers but rigid scripting and disingenuous conversations are often detected and viewed as false empathy and enthusiasm by others. This initial step can serve as a starting point in shifting social paradigms relating to the harassing perception of debt collector roles, to transforming the social outlook as a helping profession.

The results of this study can assist business leaders particularly within debt collections to offer support towards collector morale, satisfaction, and retention, invoking social change within their organizations. As previously highlighted, business leaders and policy makers can begin the movement with more supportive policies and regulations towards encouraging consumers to pay their debt versus exonerating it. Lenders can reduce personal debt of consumers by simply capping lifetime borrowing amounts at lower amounts than currently, i.e., student loan debt. Students can borrow a significant amount of money and many of them may not ever earn enough money from their professions to ever pay all of loans back. Requiring down payments on all types of loans, i.e., student loans, helps to promote a culture of saving instead of spending; creating large sums of debt which can be overwhelming to consumers and when they cannot pay this level of stress is passed on to the worker who has to pursue the debt owed.

As an early intervention, financial responsibility and money management education can become a mainstay in public schools from K-12 perhaps even as a core curriculum. This early intervention stands to serve as early moral education that will

teach children how to grow into responsible fiscal and fiduciary adults. Instead of loosening the requirements for borrowing lenders must revamp their business models to protect their assets, primarily their human resources as high stress levels can lead to irreversible health issues. The participants in this study described the desire to alter the social image of debt collection toward a helping profession, and highlighted the importance of coworker and management teams in supporting morale, satisfaction, and the development of essential skills and qualities for success. Perhaps a way to invoke this level of social change could be to give collectors more autonomy and less scripting to offer more authentic interactions with consumers, when consumers feel less threatened and feel a more genuine interaction, moving from institutional social display norms to a more impulsive approach like French culture and other impulsive cultures (Grandey et al, 2005) they could reduce their anxiety as well. If consumers can begin to see debt collectors as consultants or counselors perhaps they would feel more compelled to divulge needed information to collectors which will improve their interaction and increase collectors' ability to align with company performance metrics. Improving social change within companies is the first endeavor and then diffusing this culture outward is the next step. Credit counselors perform a similar role as debt collectors, therefore revamping the title and job descriptions of debt collectors to debt consultant or debt counselor is a start because it could be a source of anxiety for consumers.

Reframing collections work to focus on the helping nature of the job may be a self-regulating response that supports both compliance with the policies and expectations of the company and a personal responsibility and value placed on the work. Improving

internal policies that allow collectors to be more autonomous and impulsive in their dialogue can help reduce employee stress-levels engendering social change within companies which has worked for French culture (Grandey, 2005). Allowing collectors to decide if they feel threatened during a consumer interaction is equally important as the consumer feeling the same way and allowing them to discontinue interaction is important as well. This was reported as a point of stress for collectors and it impacts their level of job satisfaction. Overall, lower stress reduces absenteeism and work place violence as does it influence opportunities collectors to reach higher levels of work place and home life balance. As noted previously, a higher perceived value of the work may support a sense of belonging among debt collectors, and may contribute to feeling fulfilled, satisfied with the job, contributing to higher order needs of self-esteem and self-actualization (Maslow, 1943).

Conclusion

This qualitative, phenomenological study of 10 debt collectors was designed to gain an in-depth understanding of the perceived roles and experiences of debt collectors from the perspective of the debt collectors themselves. Data were collected through one-on-one, semistructured interviews using open-ended questions. The transcribed data were then analyzed using the phenomenological approach, as described by Moustakas (1994). Findings revealed themes related to (a) perceptions of the role of debt collectors in terms of educating the consumer about debt and working to resolve their existing debt; (b) essential skills for success in debt collection related to computer skills, persuasiveness and negotiating skills, people skills, and verbal skills; (c) key performance supporting

factors of familiarity with systems and policy, compliance, people skills, ability to be both inauthentic or authentic depending on individual personality and circumstances, coworker /team coordination and cohesiveness, leader incentives, learning to control emotional responses to create a balance of empathy, firmness, and thick skin; (d) seeking to support understanding of the role of debt collection as a helping profession to break the existing negative stigma; (e) experiences of anxiety and stress with emotional ups and downs; (f) support of coworkers and management teams to maintain morale and contribute to accomplishments; (g) difficulties associated with negative customers and emotional strain offset by helping debtors, working with people, having a sense of safety and anonymity, and being offered compensation and rewards/recognition, which support personal self-actualization and self-esteem to ultimately promote job satisfaction; and (h) recommendations for improvement geared toward self-improvement strategies, management support for training and development, improved policy for clarity of expectations and consistency of compliance, and improved or less use of scripting..

The findings of the study support leadership strategy development toward promoting self-esteem, self-actualization, and job satisfaction among debt collectors. Increased satisfaction, morale, and sense of fulfillment will support greater employee retention and job performance. There is a need for continued exploration into the impact of aspects of debt collections, including the use of inauthenticity and authenticity in job tasks and the related effects of these strategies to collector's well-being and satisfaction and whether the image of debt collectors is changing in society or remaining negative and how that impacts debtors, company bottom lines. and national economics.

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Appendix A: Recruitment Letter

Looking for Social Change Agents:

The purpose of this research is to gain knowledge that will lead to a deeper understanding of Debt Collectors' roles. Therefore this study will involve questions pertaining to daily expectations, work perception details, and levels of job satisfaction. Official interviews will be conducted in person and in a location mutually selected by the me and participant. All aspects of the interview will be held strictly confidential, participation is completely voluntary and there are no financial or tangible incentives for participation. However, the benefit of your participation could produce valuable and important data that can invoke positive social change in the workplace and in society as a whole.

This study requires 10 participants, as a result, your participation is not guaranteed because all participants will be randomly selected from a pool of others with similar work backgrounds. Accordingly, to participate in this study, you must meet the following criteria:

- Be at least 21 years of age
- Worked in the debt collections industry a minimum of 3 years
- Currently working as a debt collector
.

If you are interested in participating in this study, please notify by one of the following mediums:

1) Phone (248.766.6288)

2) Email (achievingmilestones@yahoo.com).

3) Or you may mail your participation slip back to the following address, or

scan your form to email address provided above, within the next 14 days:
C-M Jones, Attention: Dissertation Research Study, PO Box 907 Troy Michigan, 48099

Once your reply has been received, you will be notified by phone or electronic media to

arrange for a phone screening. After which, if there is a mutual fit for this study you will

be re-notified with instructions on how to proceed.

Thanks for your consideration.

Sincerely,

Christina-Michelle Jones

RESPONSE SLIP

___ Yes, I am interested. Please contact me using the information provided below to

participate in your study.

Name: _____

Phone number:_____

 Email address:_____

Appendix B: Demographic Survey/Questionnaire

Participant Name or
ID:_____Date:_____

1. What is your age?
   21-28_____   29-35_____   36-45_____   46-55_____   56-64_____   65 or
   older_____

2. Gender identification
   Male_____   Female_____

3. Racial Ethnicity (optional)
   White_____ Black/Af. American_____ Amer. Indian/Alaska Native_____
   Asian_____ Native Hawaiian/Pacific Islander_____ Hispanic/Latino_____
   Other Race_____

4. Education
   High school graduate_____ Technical/Vocational_____ Some college_____ College
   graduate_____2 year_____ or 4 year_____Graduate degree or above_____
   Certifications_____ Other (describe)_____

5. Salary range <20,000_____ 20,000-35,999_____ 36,000-50,999_____51,000-
   65,999_____ >66,000

6. Years in role_____

7. Type of accounts currently collecting on or types that you specialize in collecting
   on.
   Under 30 days delinquent_____
   Over 30 days to 90 days_____
   Over 90+ days delinquent_____

Appendix C: Observation Interview Form (Textual)

Participant ID:_____Date:_____

T. What do you experience in your role as a debt collector?

T1. Tell me about your daily role as a debt collector?

T2. What are the requirements and tools needed in your role?

T3. What technology is need to help you with these requirements and why?

T4. What are the specific steps taken on each call to ensure compliant execution once you
reach a debtor? What is the reaction of the debtor as a result?

T5. What are your intentions once you make contact with a debtor?

T6. Describe any degree of ease or difficulty experienced when trying to reach a debtor
and persuade them to pay?

T7. Explain the knowledge, skills, and abilities needed for you to achieve peak performance levels?

T8. What roles do others play in you successfully reaching high execution and ideal performance outcomes?

T9. What role does emotions play a role in your work?

T10. Describe how regulations (FDCPA and company policies) improve or decrease

your proficiency levels when attempting to persuade debtors to pay.

T11. Explain whether or not you regularly interact with debtors in an authentic and

genuine fashion or do you mask your true feelings, when persuading them to pay?

II

Appendix D: Observation Interview Form (Structural)

Participant ID:_____Date:_____

S. Describe ways that your experiences affect your role as a debt collector?

S1. Describe in detail your emotional experiences related to your job?

S2. What are your expectations of your company as it relates to keeping you safe at work or within your role?

S3. How does your work relationship with coworkers and management impact your sense of accomplishments and work?   Probe. How did this impact you or your work?

S4. Explain the ways that your company or leadership reward, acknowledge or recognize your performance as an employee?

S5. Describe ways in which you believe you are fulfilling your life role?

S6. Does your employer provided compensation meet your basic needs? If not, please explain.

S7. What do you like the most about your work? Dislike?

S8. How would authentic interactions improve (your ability to succeed in your role) or

impede your ability to collect from a debtor?

S9. How do you feel faking your true feelings when persuading a debtor to pay their debt

helps you in your role?

S10. Using as much detail as inspired, what would help improve your experiences when

collecting a debt or when performing your job?

Curriculum Vitae

Christina-Michelle Jones

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EDUCATION

Walden University, Minneapolis Minnesota
Ph.D. Management **2015**
Research: "Debt Collectors Exposed: A Phenomenology Study of Job
Requirements and Job Satisfaction"

Central Michigan University, Southfield Michigan
M.S. International Business Administration
GPA: 3.35
Graduate Certificate Human Resources **2000**
Thesis: A Case for Establishing a Telecommunications
Network for Mueller Tire

University of Michigan,
B.A. Communication **1991**
 GPA: 2.99

TEACHING EXPERIENCE

Substitute Teacher, Substitutes Unlimited, Macomb, MI **2007**
Managed classrooms in High School and Elementary
School environments, maintained order during class
time, enforcing assignments, grading assignments and
exams. Worked closely with administration to advance
and enforced curriculum.

Substitute Teacher, Substitutes and Teaching Specialist, Macomb, MI **2003**
Filled in for teachers on short and long term assignments
for all grade levels. Enforced lesson plans, enforced
school and classroom rules, facilitated classroom
learning initiatives in various schools and grade levels in
the Southeast Michigan area.

Substitute Teacher, Genesee County, MI **1991**
Served as a Substitute Teacher for High School and
Middle School Teachers in the Greater Flint and Mount

Morris School Systems facilitating lessons in Special Education, Math, English, Science, and Business.

RELATED EXPERIENCE

Bradley Marketing Inc., Union City, GA
Operations Manager   **2011 – Present**
Support field staff through invoicing and ordering new inventory, supply chain and distribution management, onboarding training for new hires, establishing price levels for wholesale and professional clients. Managing social media accounts.

Art Institute Novi, MI
Assistant Director of Admissions   **2011-**
Recruited students to attend the college. Facilitated private and group presentations on the features and benefits of the school. Performed on site and virtual tours of facility, and aided students and families through the financial aid process as well as other administrative duties.

Credit Acceptance, Southfield, MI
Customer Service Supervisor   **2008-2011**
Coached mentored trained and evaluated performance of over 20 customer service representatives. Performed weekly team meetings and trainings, arranged weekly coaching sessions, documented daily observations and conducted quarterly performance reviews.

Telnet Telecommunication, Troy, MI
Provisioning Supervisor   **2004-2007**
Managed large installation projects for a wide base of businesses. Coached, trained, and developed a team of Provisioning Coordinators whose work consisted of managing installation of network components, network equipment, and number portability from suppliers and vendors to end-users at single or multi location customer sites.