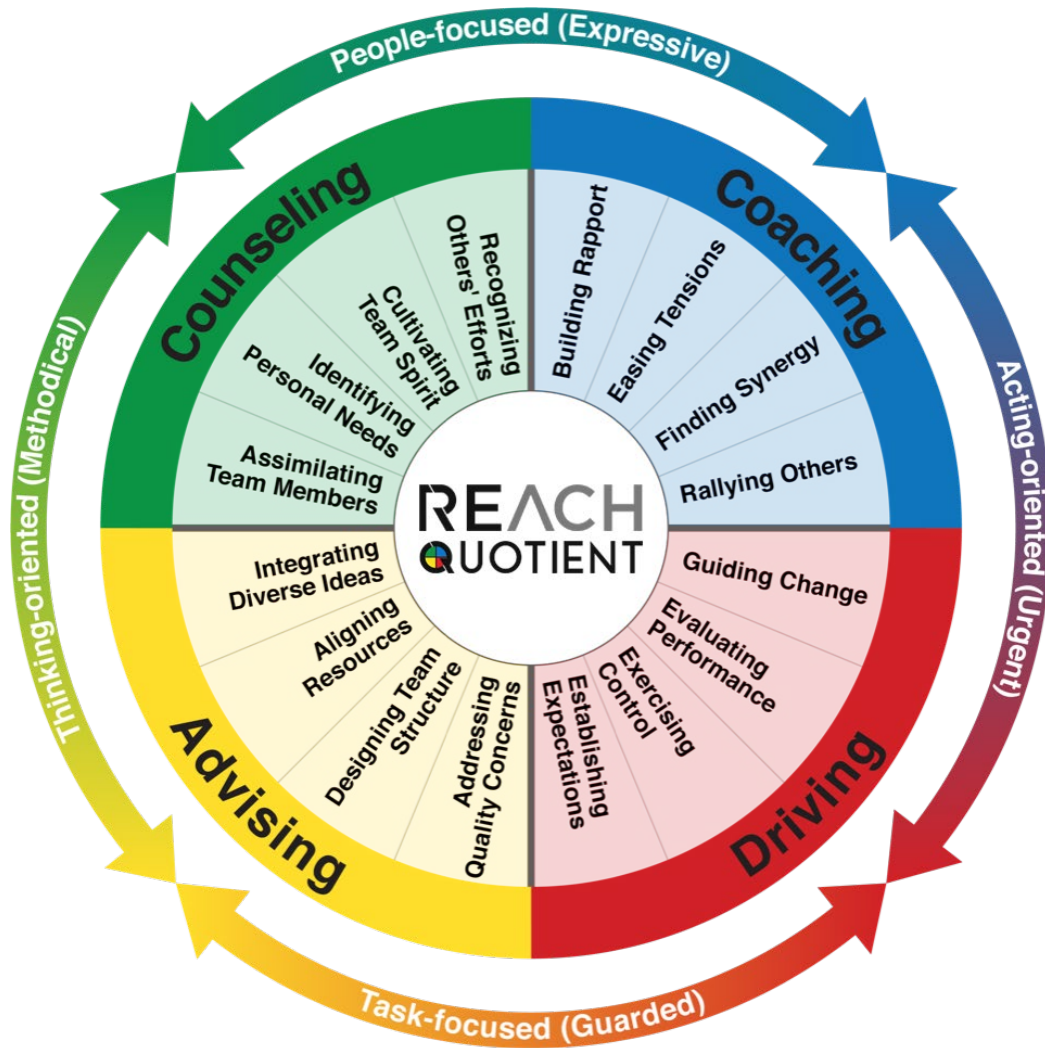


REACH QUOTIENT

Case Study Debt Collection Professionals



REACH PROFILES

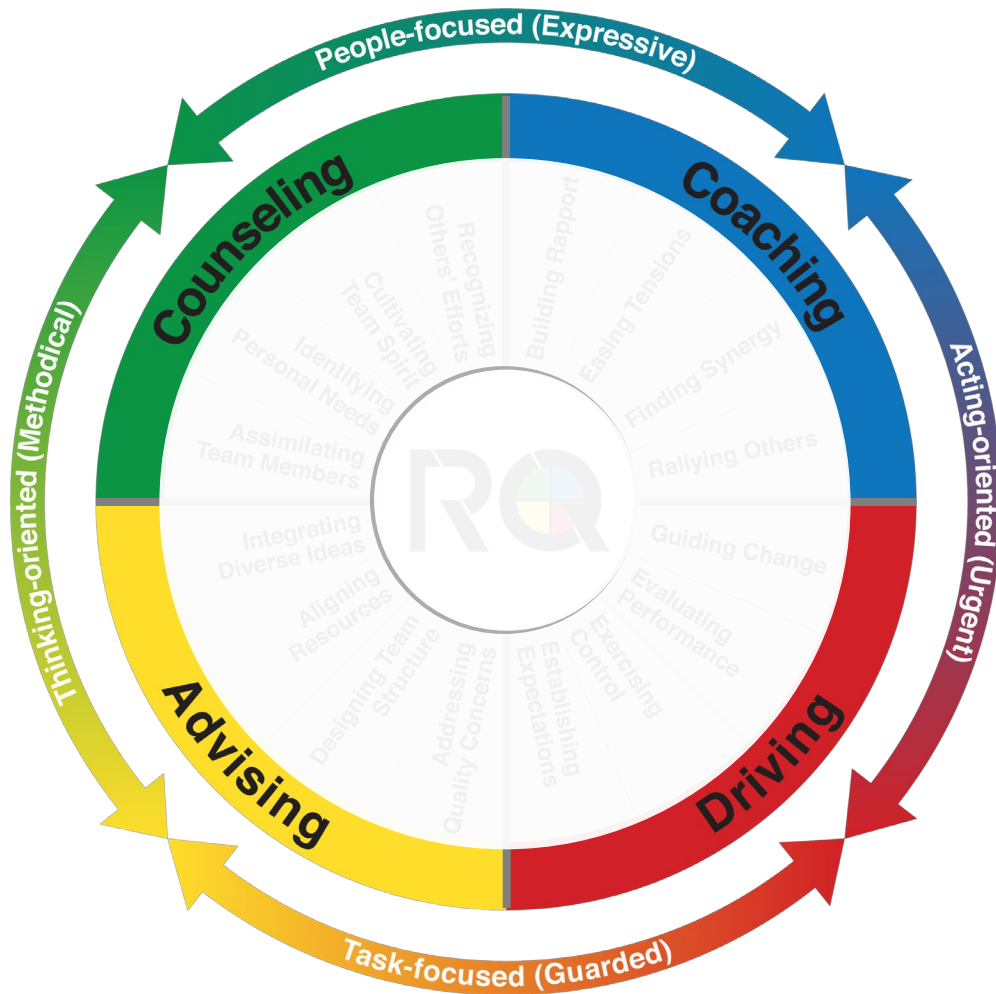


REACH Model

STUDY SETTING

- Collaborative effort between:
 - OrgDev Institute (ODi)
 - Debt Collection Professionals Australia
- 179 employees participated by completing:
 - REACH Profiles (a 111-item psychometric survey)
 - 4 styles/profiles emerging from 10 dimensions
 - REACH Quotient (RQ) emerging from 4 RQ competency clusters
- Employer-provided ranking based on performance.
- A Position Profile was formulated and cross-validated.

REACH PROFILES

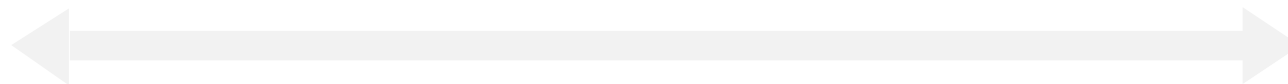
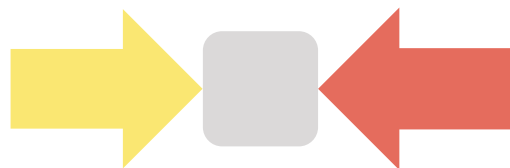


REACH Styles

Relating Style

describes the manner in which an individual engages emotionally in everyday circumstances.

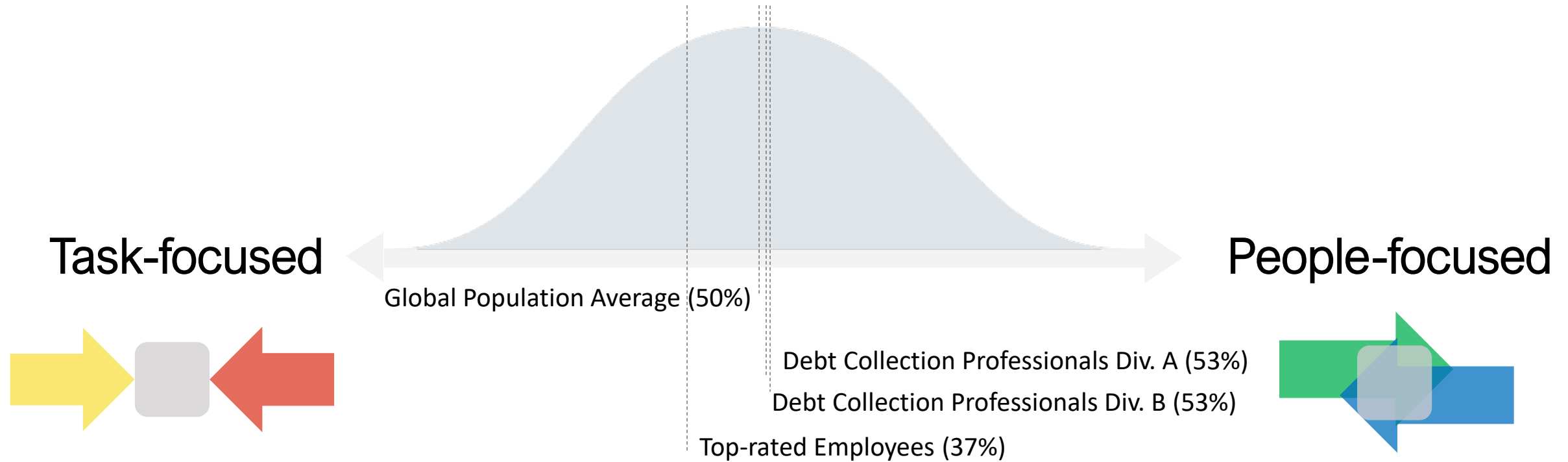
Task-focused



People-focused

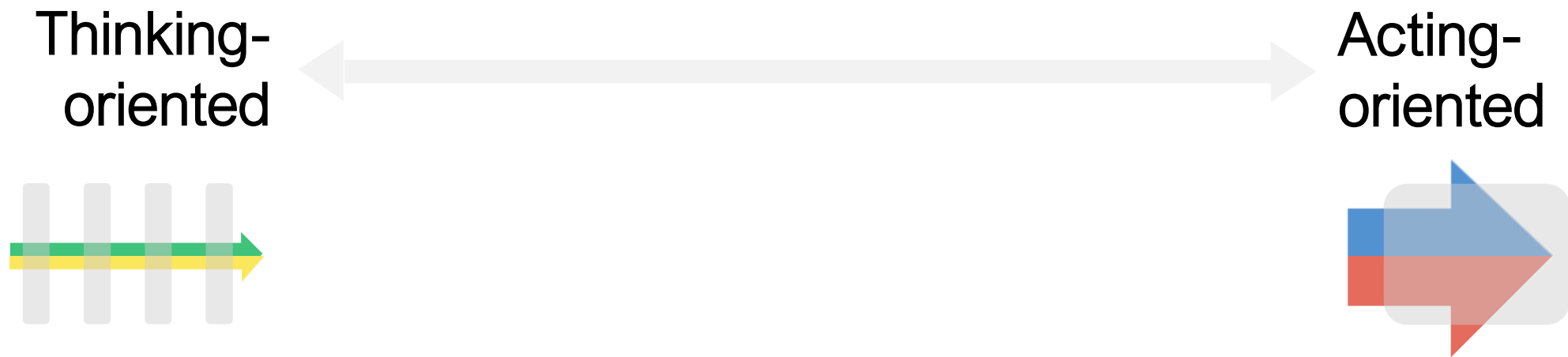


Relating Style

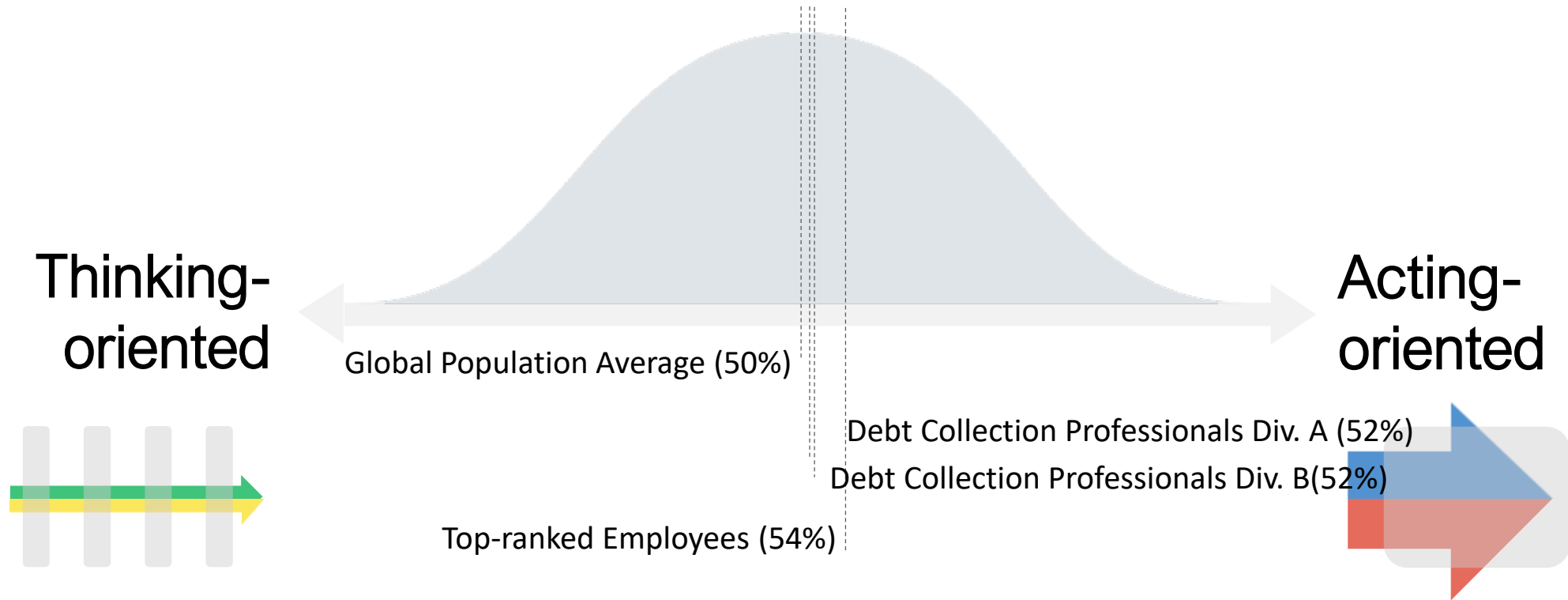


Achieving Style

describes the focus and intensity with which an individual approaches activities and goals.

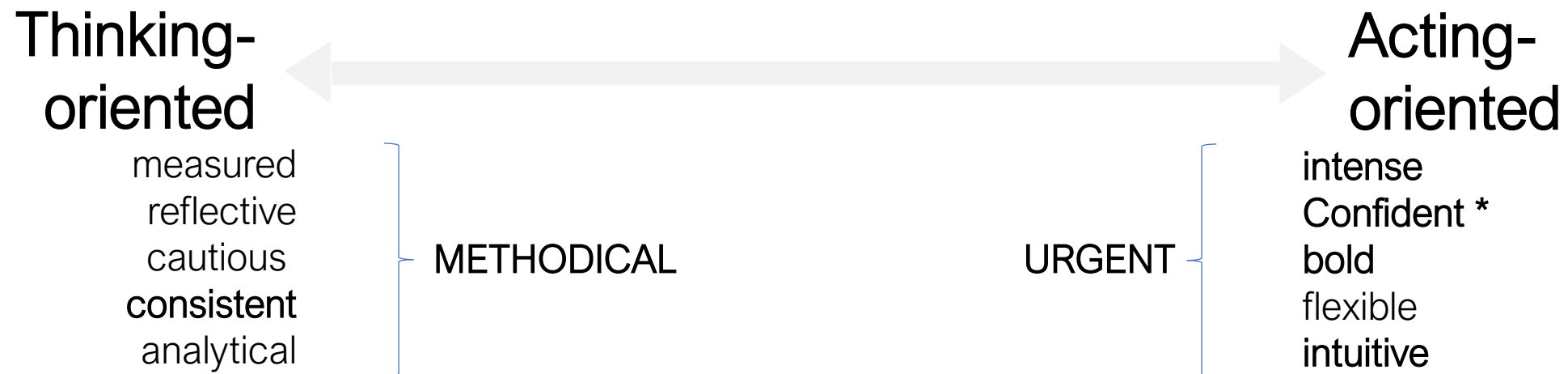


Achieving Style

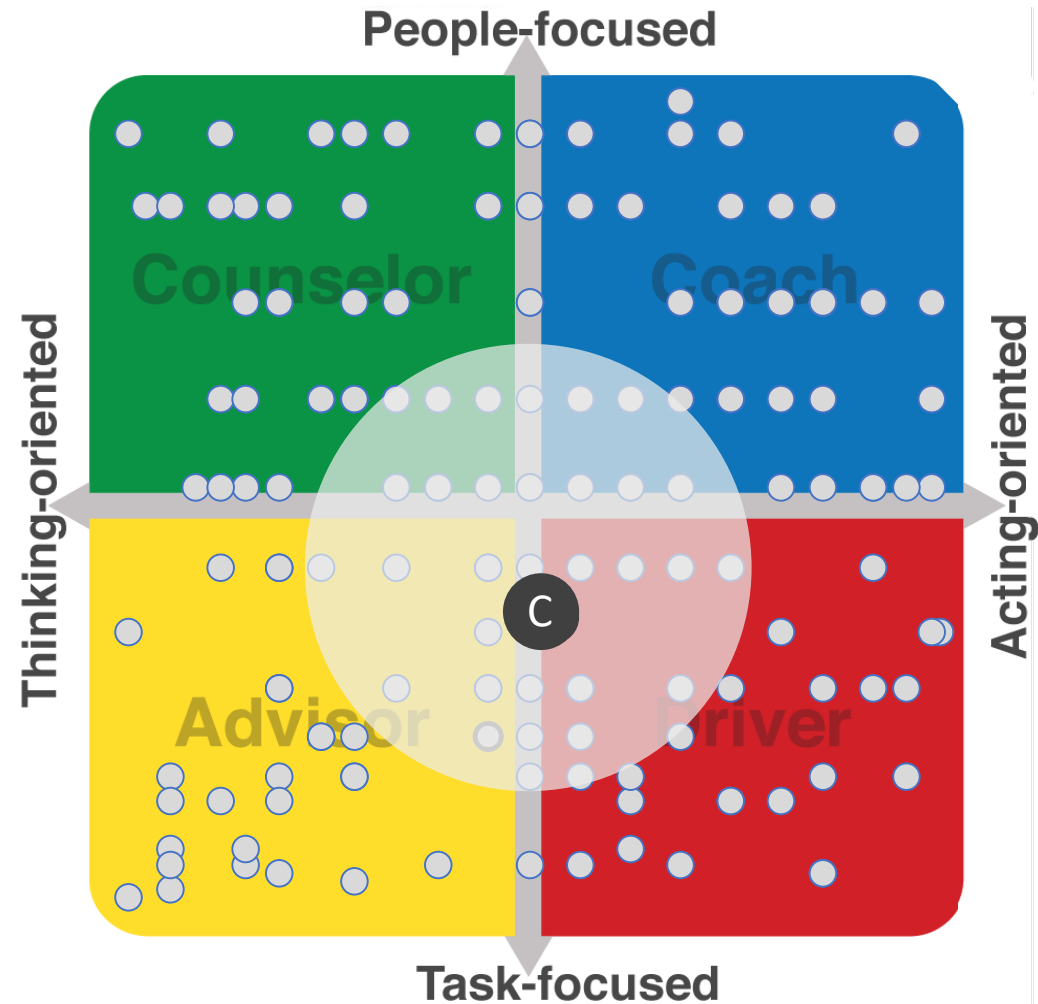


Achieving Style

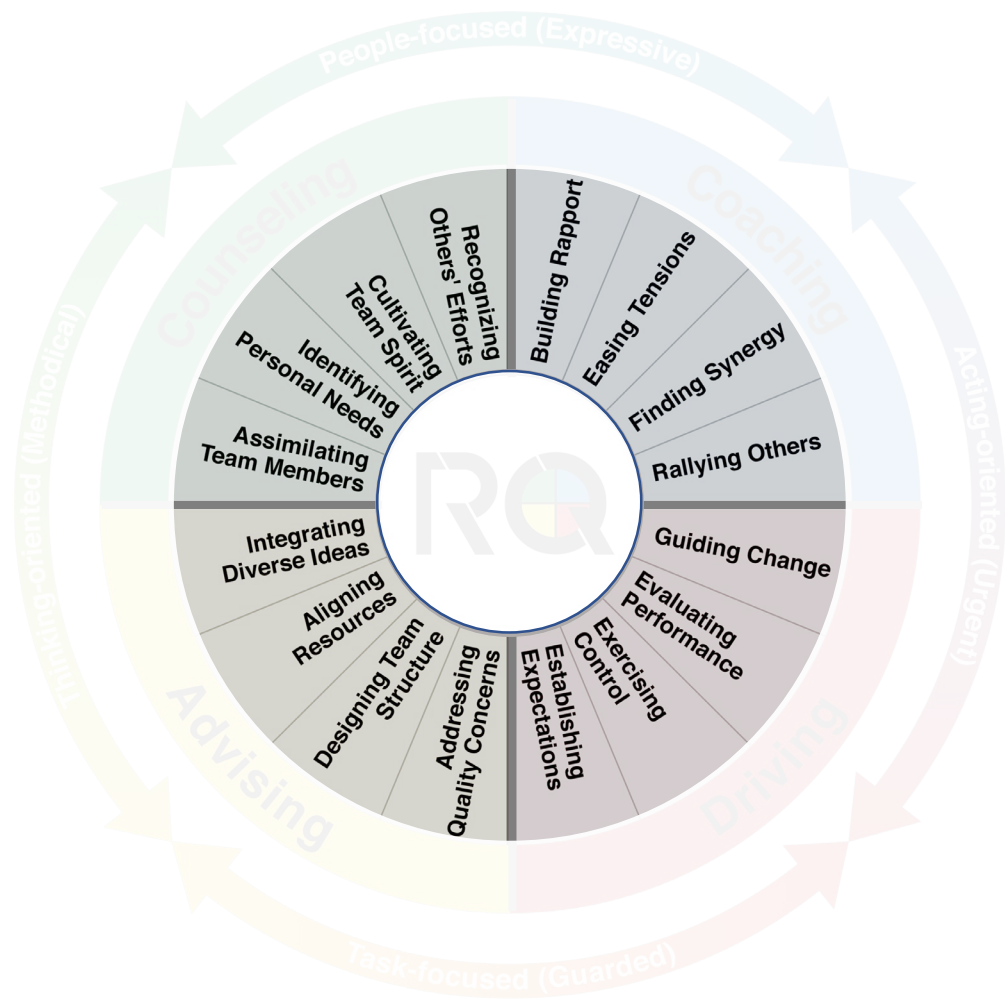
describes the focus and intensity with which an individual approaches activities and goals.



REACH Profile Matrix

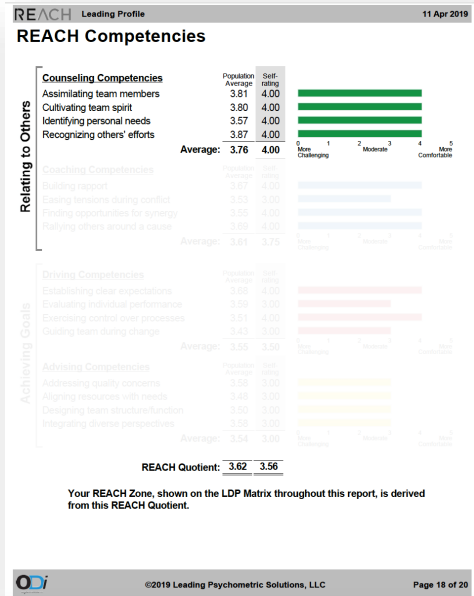


- AVERAGE PROFILE PREFERRED AMONG TOP COLLECTORS
- AVERAGE RQ AMONG TOP COLLECTORS



REACH Competencies

Counseling Competencies



Assimilating team members

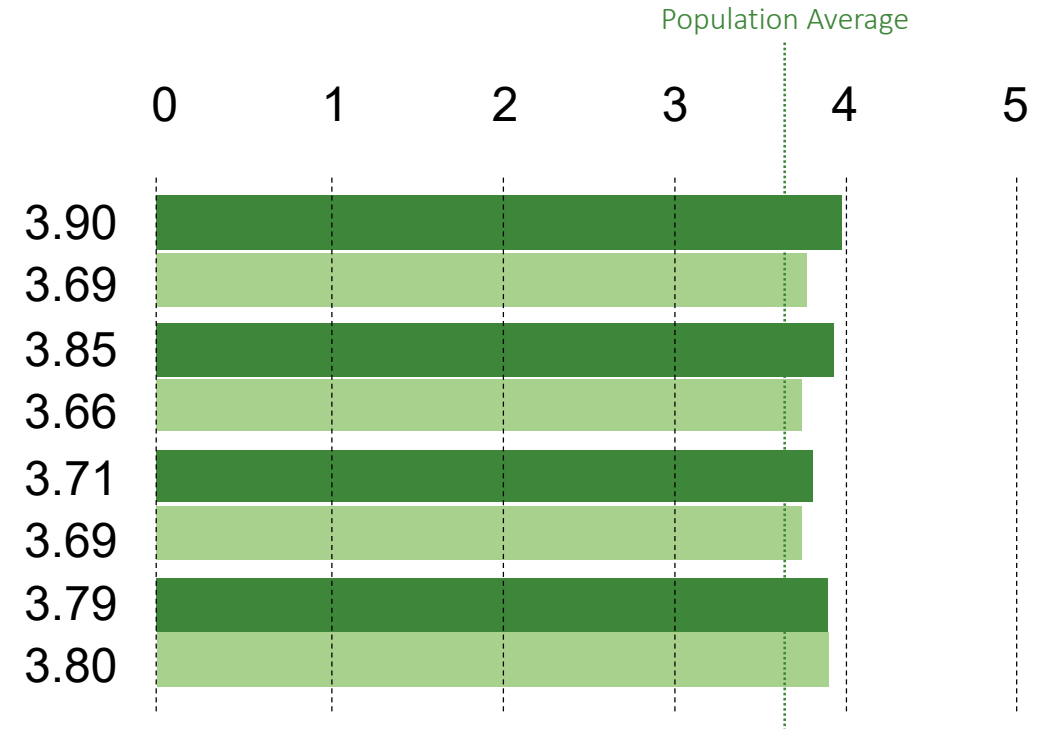
Cultivating team spirit

Identifying personal needs

Recognizing others' efforts

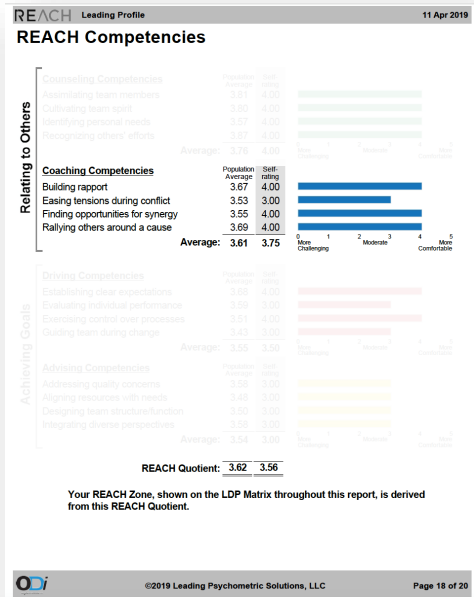
Top-ranked: 3.81

All Others: 3.71



■ Top-ranked
■ All Others

Coaching Competencies



Building rapport

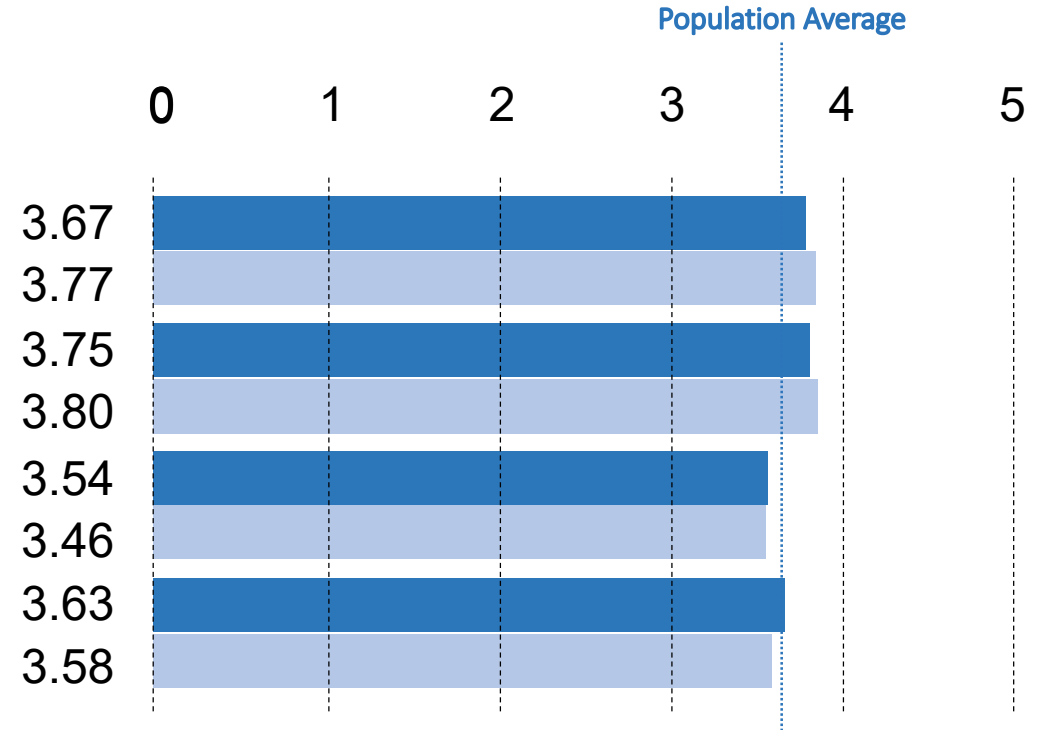
Easing tensions during conflict

Finding opportunities for synergy

Rallying others around a cause

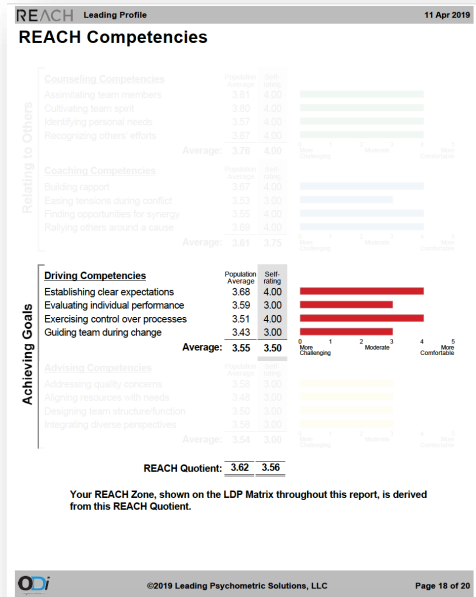
Top-ranked: 3.65

All Others: 3.65



■ Top-ranked
■ All Others

Driving Competencies



Setting clear expectations

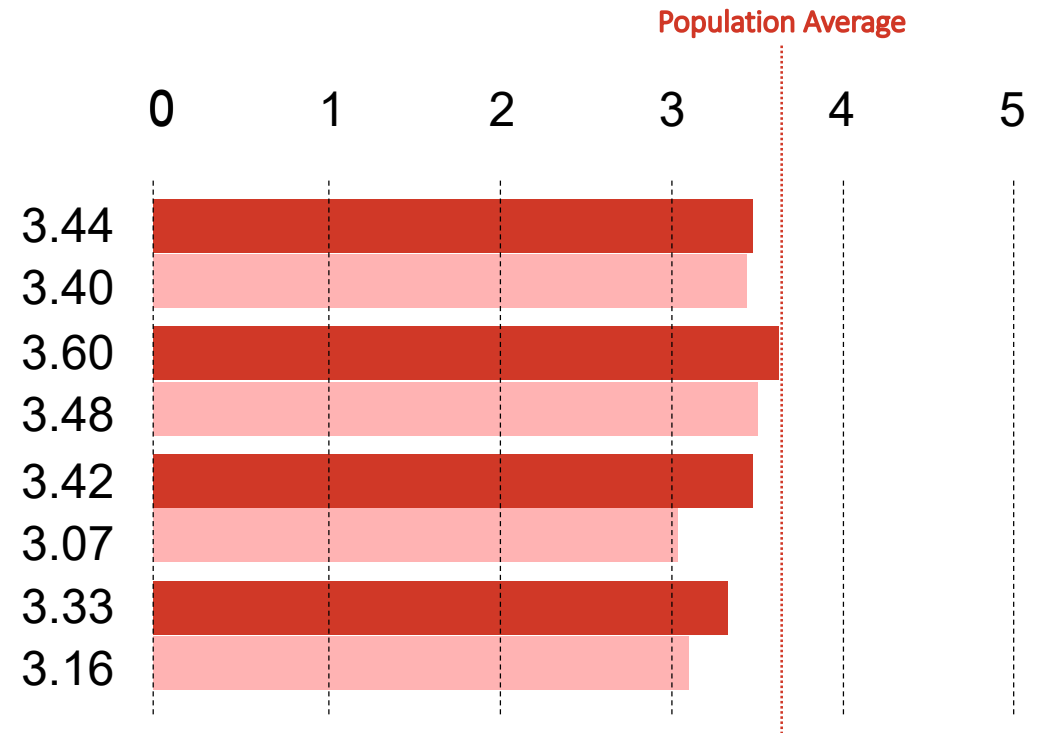
Evaluating individual performance

Controlling processes

Approaching complex issues

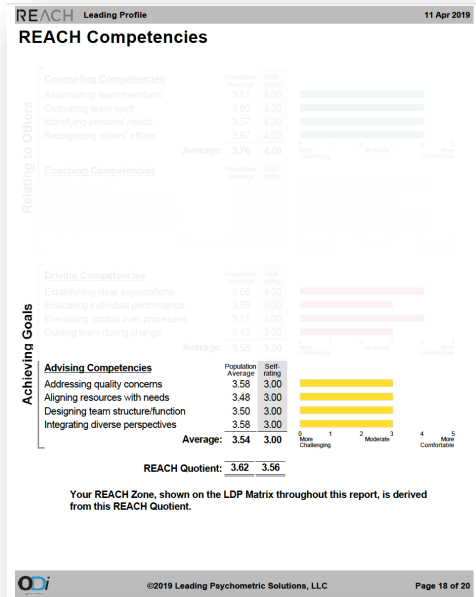
Top-ranked: 3.45

All Others: 3.28



■ Top-ranked
■ All Others

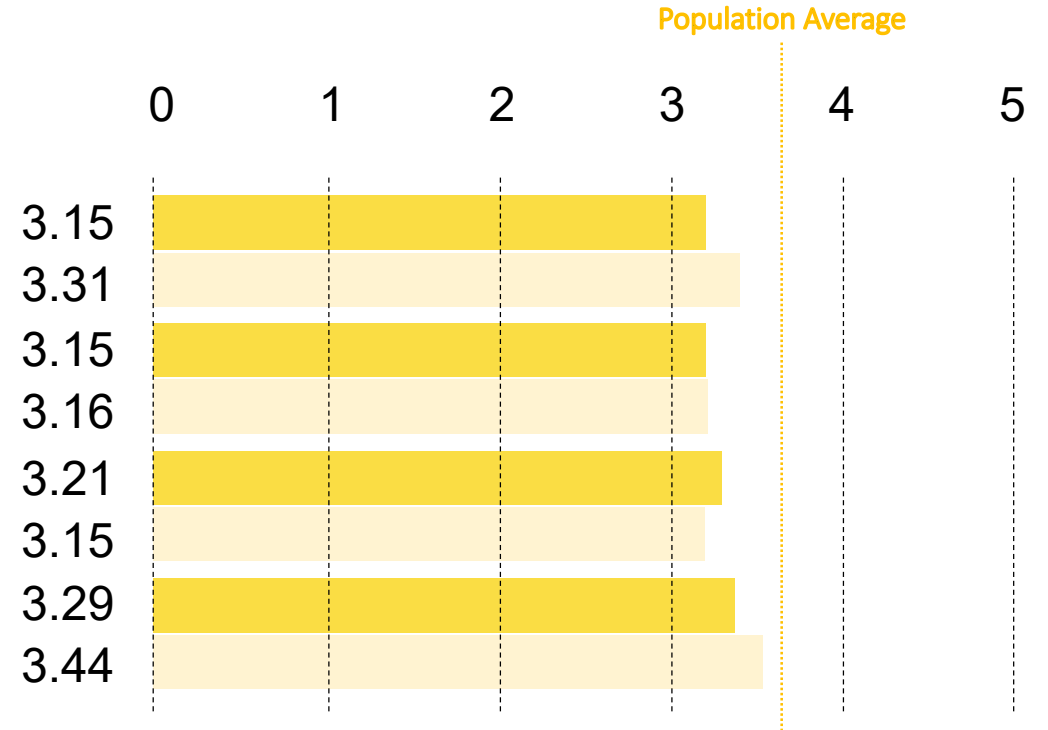
Advising Competencies



- Addressing quality concerns
- Aligning resources with needs
- Designing team structure/function
- Integrating diverse perspectives

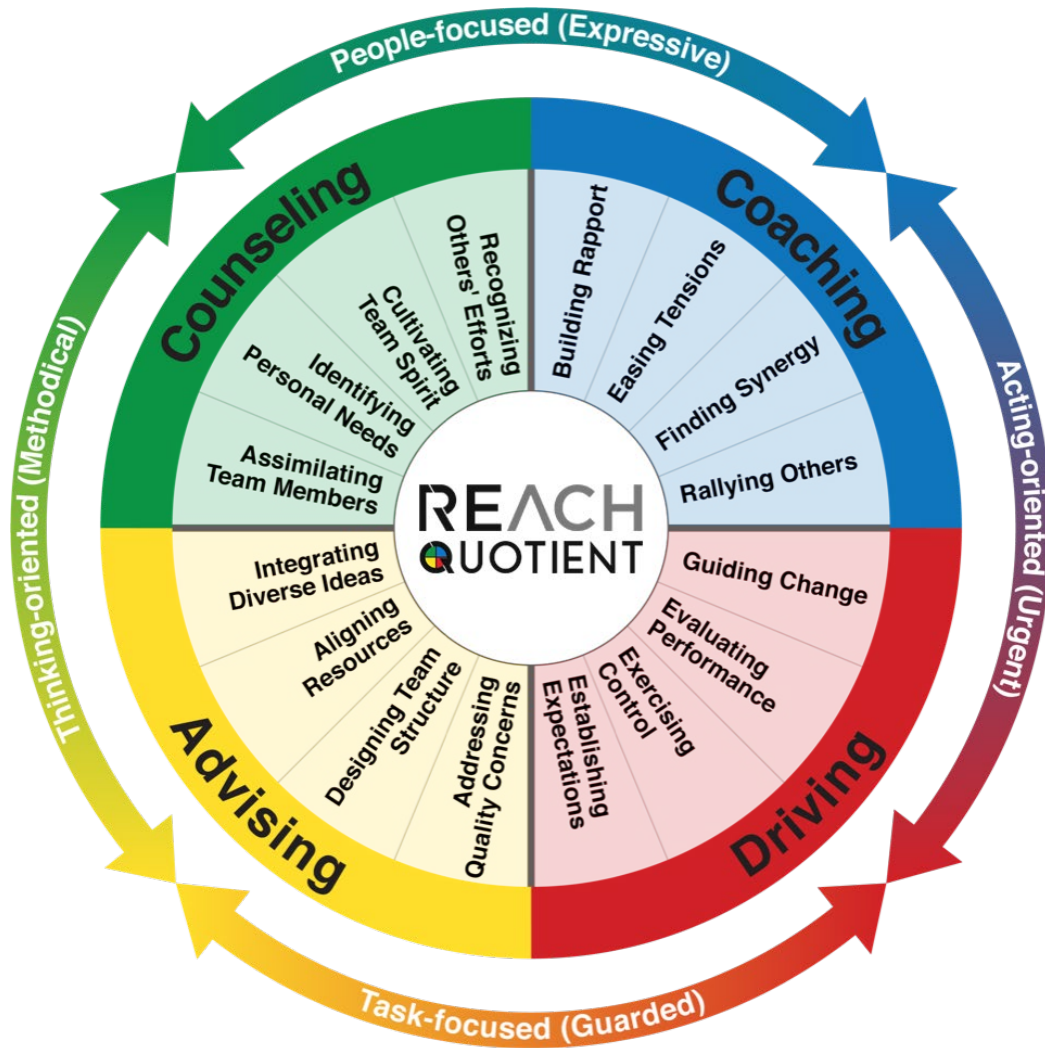
Top-ranked: 3.20

All Others: 3.26



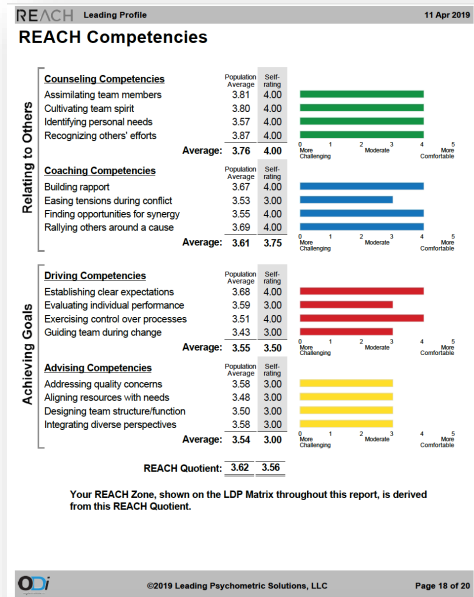
■ Top-ranked
■ All Others

REACH PROFILES



REACH Quotient

REACH Competencies

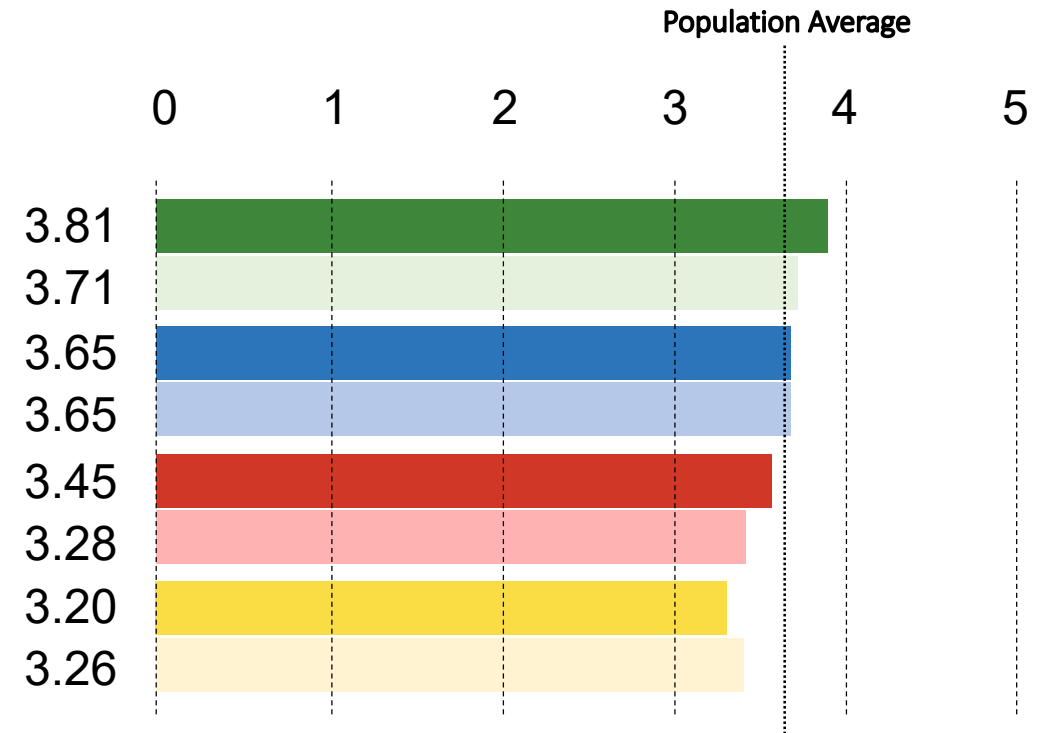


Counseling Competencies

Coaching Competencies

Driving Competencies

Advising Competencies



REACH
QUOTIENT

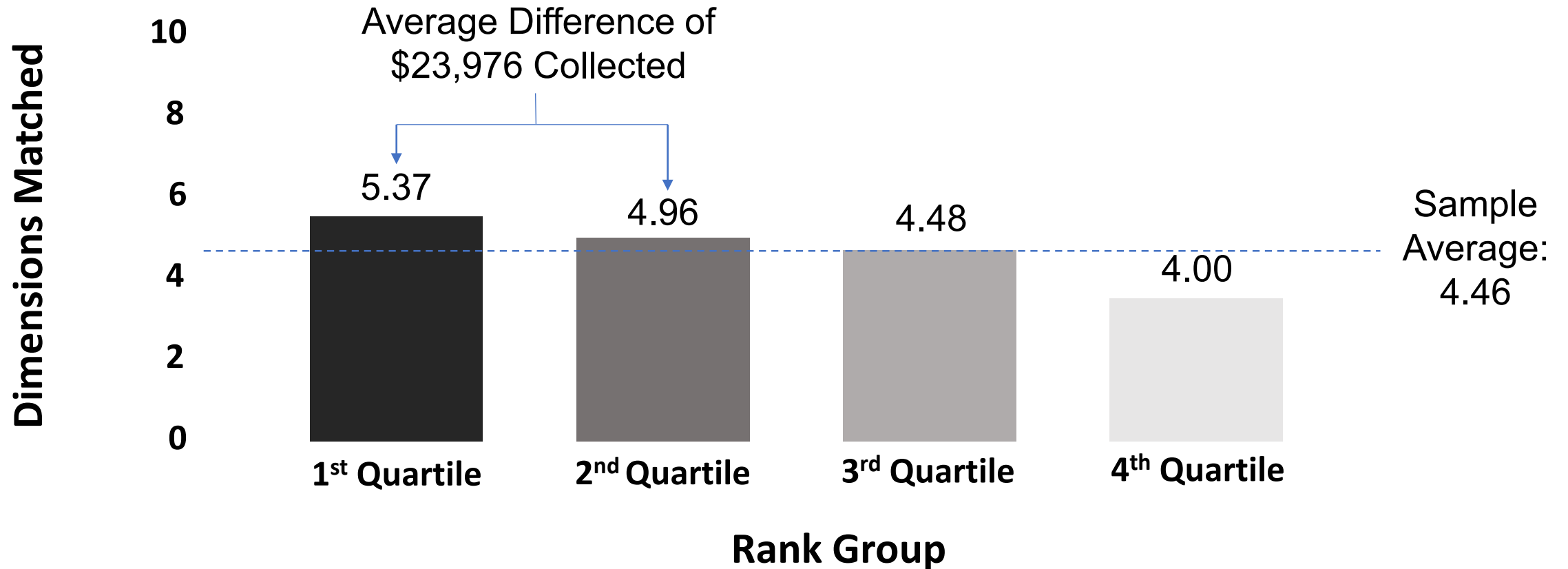
Top-ranked: 3.54

All Others: 3.49

Top-ranked
All Others

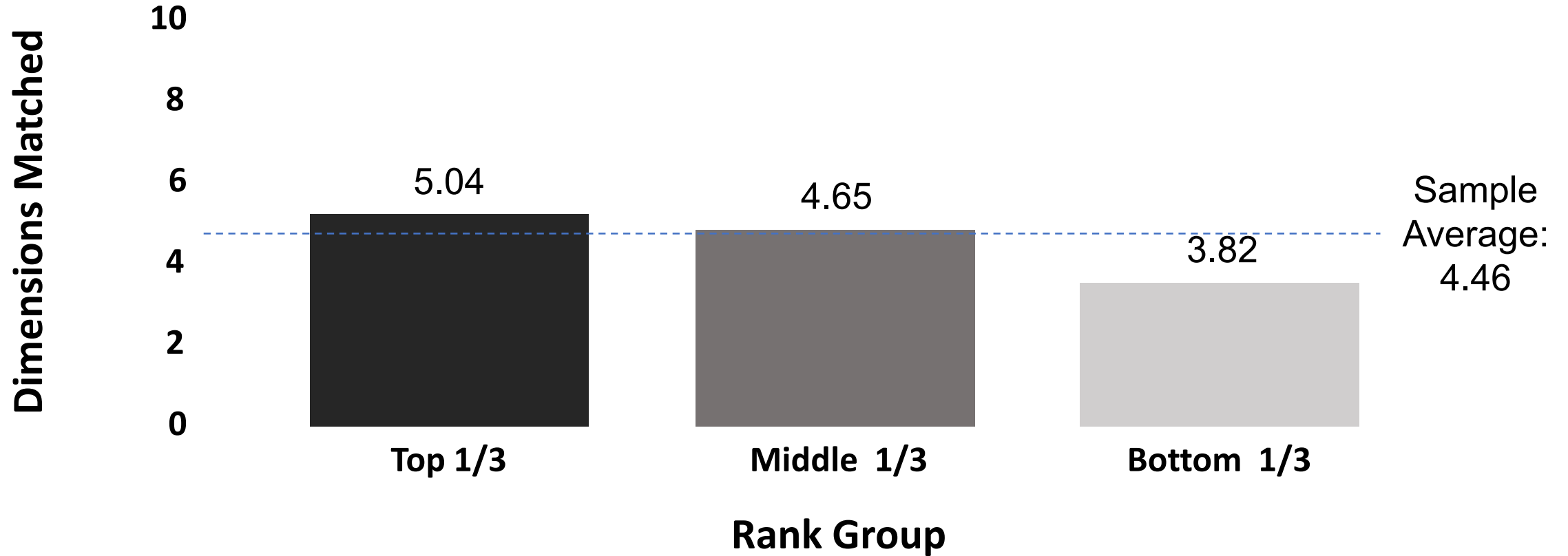
Position Profile Match by Rank Group

Debt Collection Professionals Sample



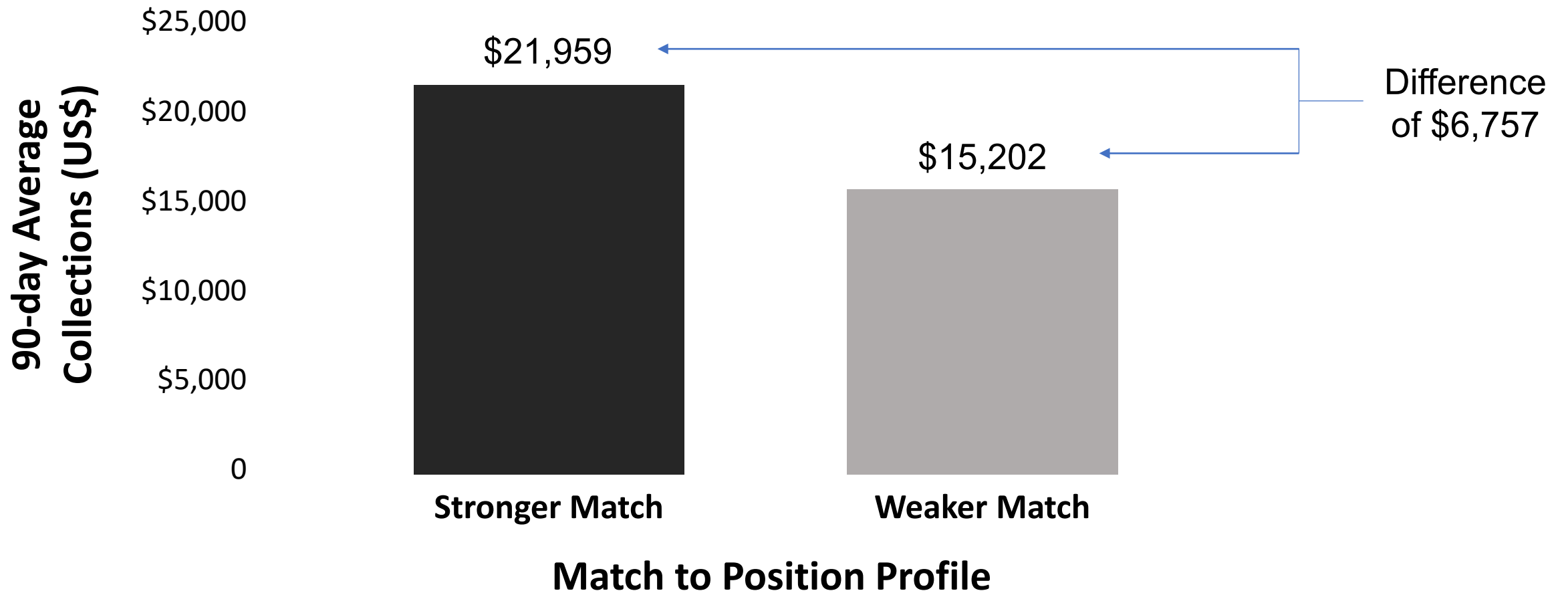
Position Profile Match by Rank Group

Combined Sample



Collections by REACH Position Profile

Cross-validation Sample



LIMITATIONS

1. Range Restriction: Only current/active employees were sampled.
2. Ranking: We analyzed rank data, rather than actual collections (\$).
3. Multiple Roles: We combined General Collections and Banking & Finance to arrive at the Position Profile.
4. Samples: We included Debt Collection Professionals Division A and Division B samples in a combined sample for the pattern analysis.

FINDINGS

1. Overall, top-ranked employees tended to prefer an acting-oriented (urgent) Achieving Style and task-focused (guarded) Relating Style – a combination described as the Driver Profile.
2. However, there was no significant difference in ranking based solely on employees' preference of profile. Meaning, top-ranked employees could emerge from any of the four profiles (Counselor, Coach, Driver or Advisor).
3. REACH Profile dimensions demonstrated significant nonlinear correlation to ranking, meaning overall ranking may be influenced in some way by employees' preference for specific behavioral dimensions.

FINDINGS (continued)

4. A Position Profile was designed to score employees and candidates in comparison to a benchmark of top-ranked incumbents. There was a statistically significant correlation between employees' match to this Profile and their ranking amongst their peers. Simply put, the strongest match to the Position Profile tended to be associated with the highest performance ranking.
5. Overall, employees tended to reflect lower RQ than the population, suggesting a potential benefit from training and coaching initiatives.

FINDINGS (continued)

6. The RQ competency, Controlling Process was particularly powerful in differentiating top-ranked employees from all others. Not surprisingly, top-ranked employees indicated they felt more comfortable maintaining control during their interactions with accounts. Lower-ranked employees expressed difficulty in this regard, and may relinquish control to the account during their interactions, slowing collections progress. Training and coaching in this particular competency may generate an immediate impact on performance.

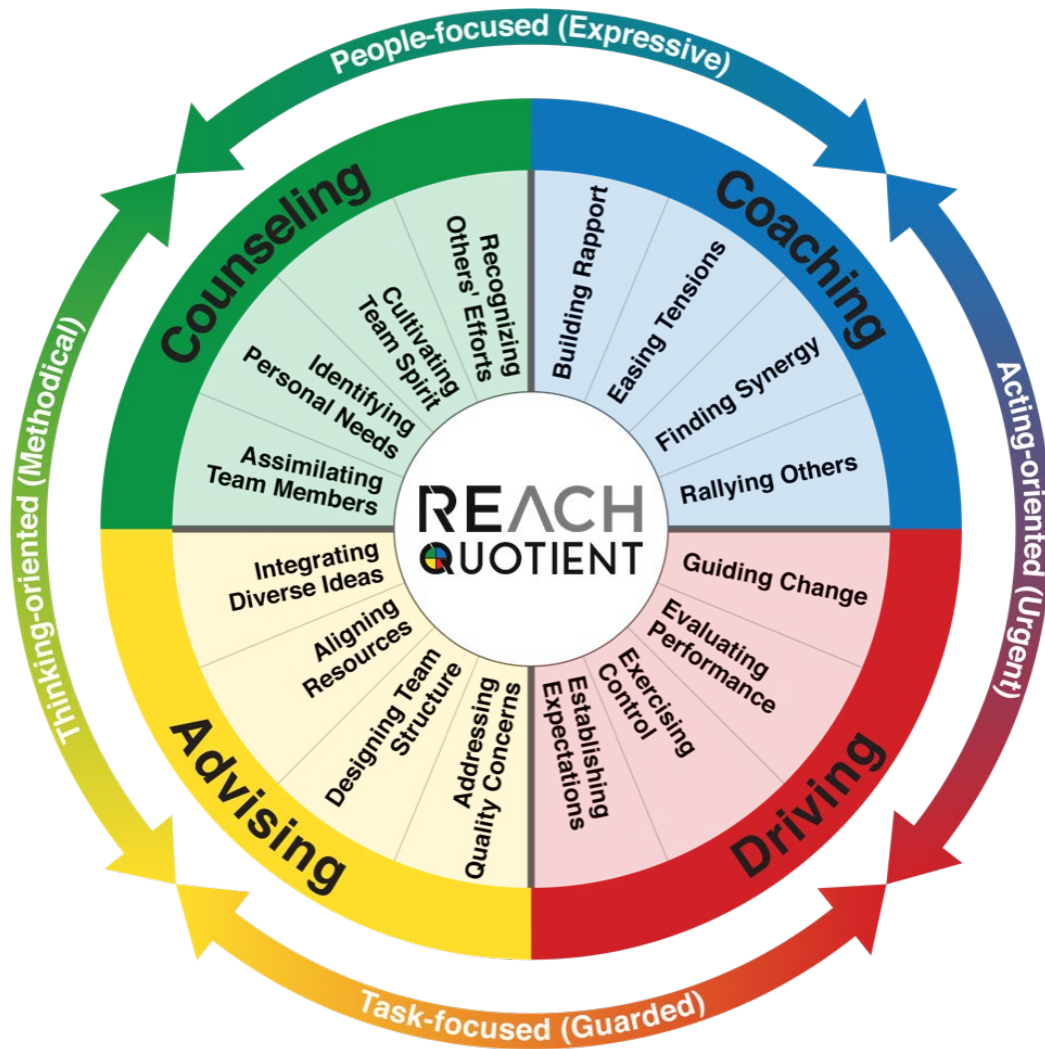
FINDINGS (continued)

7. In order to exhibit the behaviors associated with higher performance, employees must develop their agility to “REACH” into all four profiles. Specifically, employees should be trained and coached to excel in interactions that require an expression of empathy and interpersonal warmth (Counseling and Coaching), while also maintaining control of those interactions and aligning each step within compliance guidelines (Driving and Advising). This combination may generate the most favorable collections outcome as well as account experience.

RECOMMENDATIONS

1. Deliver the REACH Corporate Training courses to strengthen specific competencies noted in this study.
2. Provide the Coaches Companion to team leaders to grow REACH within their respective teams.
3. Implement the Position Profile as an informative resource within the recruitment and succession planning processes.

REACH PROFILES



REACH Model