

	Confidentiality agreement received	Training manager/credit manager survey data collection			Operational manager survey			Employee survey			Training managers	Notes
		1	2	3	Date sent	No circulated	No returned	Date sent	No circulated	No returned	Semi-structured interview	
<b>COMPANY A</b>	19.3.10	15.12.09	18.3.10	Interview <b>10.9.10 R</b> Data ref: 2.1.1 Transcript Data ref: 2.1.2 Analysis Data ref: 3.1		7	7	11.9.10	9	9	Interview <b>5.1.11 R</b> Data ref: 4.1.1 Transcript Data ref: 4.1.2 Reflection Data ref: 4.1.3	
<b>COMPANY B</b>	5.5.10	22.7.09	24.3.10	Interview <b>19.8.10 R</b> Data ref: 2.2.1 Transcript Data ref: 2.2.2 Analysis Data ref: 3.1	<b>27.9.10</b> Analysis Data ref: 3.1	5	2	14.3.19			Interview <b>7.1.11 R</b> Data ref: 4.2.1 Transcript Data ref: 4.2.2 Reflection Data ref: 4.2.3	
<b>COMPANY C</b>		8.12.09	<b>24.5.10</b> Analysis Data ref: 3.1									
<b>COMPANY D</b>			31.3.10	Interview <b>1.10.10 R</b> Data ref: 2.3.1 Transcript Data ref: 2.3.2 Analysis Data ref: 3.1							Interview <b>21.1.11 R</b> Data ref: 4.3.1 Transcript Data ref: 4.3.2 Reflection Data ref: 4.3.3	

R = recorded interview

1.2 Telecom companies' summary of contact - CONFIDENTIAL - contact debbietuckwood@yahoo.co.uk for further information

## **ADDENDUM 1.3 Summary of emails**

### **Initial email to training or credit manager at telecoms companies**

**Title: Research into the link between qualifications and performance**

Dear

I'm carrying out some research into the link between employee development and performance in credit management departments in the telecoms sector and wondered if you would be interested in being involved.

Previous research covers all industry and data was collected at one point in time at company level. This research is different because we want to focus at departmental level and to collect data on an ongoing basis (i.e. every 4 months) so that we can start to understand better the link between training, qualifications and performance.

Are you interested?

Kind regards

Debbie

Debbie Tuckwood  
Head of Education

Institute of Credit Management

**Follow up email explaining basis of research to achieve informed consent**

Attached: Research confidentiality agreement

**Title: Research into the link between employee development and performance**

Dear

Thank you for your interest in this research into the link between employee development and performance in credit management departments in the telecoms sector.

In order to establish ethical methods of working, I suggest that we sign a confidentiality agreement (see attached). If we are all in agreement with its content, I will sign it and send to you for signature at the end of next week. Please let me know if you would like any changes or additions so that we can all have the same version. We have four organisations participating so far which I intend to refer to as Company A, Company B, Company C and Company D.

Please delete any initial draft documentation and I will send a password protected version when I collect the next return in March. I suggest that we limit access to draft reports until all parties have agreed a final version.

In order to refresh your memories, I have summarised our plans and ethical approach below. If you have any queries or suggestions, please do not hesitate to get in touch.

**Value of the research**

Your feedback will help build a more complete picture of credit management working environments and help assess the impact of employee development, qualifications and other HR practices. In particular I am interested in the impact of the new credit-based qualifications.

I will collect information three times a year (November, March and July) to build an understanding over time.

<b>Collection period</b>	<b>Data return date</b>
1 July – 31 October 2009	ASAP
1 November – 28 February 2010	14 March 2010
1 March – 30 June 2010	14 July 2010

I will carry out research ethically and will take every care to ensure that results are presented in a manner which protects you and your company's interests. To achieve this end, I will take the following precautions:

- Code data source to protect its identity and password protect information to store it securely.
- Summarise data and exclude company and people names, job titles and other means of identification from feedback and reports.
- Share results and analysis with you before publication to give the opportunity to provide further insights and check wording and conclusions. In this way, you will be able to ensure that outcomes do not conflict with the reputation and commercial interests of your company, or infringe your data protection rights or those of your employees.

The research involves three stages:

### **Stage One**

You complete the survey which contains three parts:

**Part 1** records general information about the credit department and your strategy regarding people development and performance measurement.

**Part 2** finds out how you measure credit department and employee performance.

**Part 3** collects data about training and qualifications and reviews the impact of studying on performance.

### **Stage 2**

I will ring to discuss your response to the survey and collect general information about the credit department's skills requirements, training and qualifications.

### **Stage 3**

In confidence, I will collect opinions about the value of qualifications and studying from any employees who complete an ICM unit. If necessary I will summarise results across companies to protect sources.

### **What will be the outcome of the research?**

I will use the research data in three ways:

- My doctorate thesis with Leicester University.
- Academic research papers and presentations.
- A summary report for circulation to participants and other interested parties.

This will provide:

- Sector average information to help you benchmark your operation.
- Identification of:
  - Factors which influence the choice of training and qualifications
  - Changes in levels of formal training and qualifications over time
  - Links between various HR practices and changes in performance levels.

Thank you for your participation in this research which is the first to focus on the training and qualifications in the credit management function.

Kind regards

Debbie

Debbie Tuckwood BA Hons PGCE FCIEA FIFL

## **Confidentiality agreement and research consent**

### **Research into the link between employee development and performance**

1. I am willing complete surveys and interviews for this research.
2. I understand that no-one will have access to my responses beyond the researcher, her ICM administrator, her doctorate supervisors at the University of Leicester and two examiners.
3. I understand that responses will be confidential. The researcher will code data sources to protect its identity and password protect information to store it securely. Also the researcher will summarise data and exclude company and people names, job titles and other means of individual identification from any feedback and reports.
4. I understand that the researcher will share results and analysis with me before publication to give me the opportunity to provide further insights and check wording and conclusions. In this way, I will be able to check that the outcomes of research are correct, do not conflict with the reputation and commercial interests of my company, or infringe my data protection rights or those of my employees. Also I agree to limit access to draft reports until all parties have agreed a final version.
5. I understand that I will be offered a copy of my responses and provided with the opportunity to take out or amend any part of it that I do not wish to be reported in the findings.
6. I understand that taking part in the research is voluntary and that I may withdraw at any time.
7. I understand that the data from this research will be used for:
  - i) Researcher's doctorate thesis - Doctorate in Social Science (work, employment and learning) with Leicester University.
  - ii) Academic research papers and presentations.
  - iii) Summary report summary report for circulation to participants and other interested parties.

Name of respondent

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Signature of respondent

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Date

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Name of researcher

Debbie Tuckwood BA(Hons) PGCE FCIA FIFL

*ICM Head of Education*

*University of Leicester doctoral student*

Signature of researcher

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Credit based qualifications as a catalyst for organizational performance: an investigation into the link between credit based qualifications and skills

### Research risk assessment

Log item name	Research damages reputations or commercial interests	Log ID	1.
Raised by	Debbie	Date raised	22.1.10
<b>Description</b>  As research relates to a highly competitive sector (telecoms), organisations could use outcomes to damage the reputation of a competitor organization. Additionally, this is could have adverse affects (legally and financially) on the researcher, the ICM and the employee who supplied the information.  <b>Risk relates to:</b> <ul style="list-style-type: none"><li>Supply of organizational and personal data.</li><li>Data storage</li><li>Data summary</li><li>Content of thesis and storage of associated data.</li><li>Draft reports</li></ul>	<b>Agreed actions</b> <b>Preventative actions</b> <ul style="list-style-type: none"><li>All participants agree and sign a confidentiality agreement and research consent form to show their understanding of:<ul style="list-style-type: none"><li>research aims</li><li>methods of working to encourage an ethical approach</li><li>their opportunity to withdraw at any time</li><li>the following use of research:<ul style="list-style-type: none"><li>i) Doctorate thesis</li><li>ii) Academic research papers and presentations</li><li>iii) Summary report for circulation to participants and other interested parties.</li></ul></li></ul></li><li><b>Protect raw organizational data and its source through:</b><ul style="list-style-type: none"><li>Codification of data source</li><li>Password protection of files and storage in a restricted area on the ICM network, accessible to only the researcher.</li><li>Deletion of organizational raw data from the ICM network two years following research or if the researcher leaves the ICM, unless participating organisations agree alternative arrangements.</li><li>Access to raw data restricted to the researcher, administrative support, the doctorate supervisors and examiners who have agreed beforehand arrangements for use, storage, and transfer of data.</li><li>Summary of raw data in thesis and reports in a way to protect the identity, reputation and commercial interests of participating organisations.</li></ul></li><li><b>Protect raw personal data and its source through:</b><ul style="list-style-type: none"><li>Identification of learners’ responses by ICM registration number rather than learner name.</li><li>Password protected files stored in Awarding Body area of ICM database with access restricted to ICM Head of Education and an ICM administrator for the purpose of processing and analysis.</li><li>Deletion of raw data from the ICM network five years from data of collection.</li><li>Summary of raw data in reports and presentations in a way to protect the identity of individuals and their organisations..</li></ul></li><li><b>Summarise data to protect the interests of participants through:</b><ul style="list-style-type: none"><li>Reference to organisations as Company A, B, C etc.</li><li>Summary in thesis only of types of roles and consistent reference to employer respondents (to be agreed with participants).</li><li>Agreement with company representative on content which relates to their organization before amalgamation that of other organisations. This will allow time to remove or amend parts reported in</li></ul></li></ul>	<b>Probability</b> <b>3</b>	
		<b>Impact</b> <b>5</b>	
		<b>Risk</b> <b>15</b>	

Probability score

Impact score

Risk score

1 - Very unlikely. 2 – Fairly unlikely. 3 - 50/50 chance. 4 - Fairly likely. 5 – Almost certain

1 - Negligible. 2 - Minor. 3 - Moderate. 4 - Serious. 5 – Disastrous

Probability of occurrence x impact if risk occurs

Credit based qualifications as a catalyst for organizational performance: an investigation into the link between credit based qualifications and skills

**Research risk assessment**

	<p>findings before circulation amongst participants.</p> <ul style="list-style-type: none"><li>- Agreement with all participants on reports and any content which will be in the public domain (including thesis and presentations).</li><li>- Agreement reached that participants should restrict access to draft reports until all parties have agreed a final version.</li></ul> <p><b>Contingency actions</b></p> <ul style="list-style-type: none"><li>• Apologise promptly to complainant and agree revised copy.</li><li>• Request the immediate deletion of previous drafts and/or removal from the public domain pending issue revised copy.</li><li>• Discuss with supervisor and ICM CEO and if necessary seek legal advice.</li></ul>			
Owner	Debbie	Escalate	Yes to Dr Johnny Sung (doctorate supervisor) and if necessary Philip King (ICM CEO)	
Risk/issue x-reference		Open/Closed		

s:\8 personal folders\debbie\doctorate\5 final thesis\2 addenda\1 summary\1.4 research risk assessment 1.7.12.docx

Value of qualifications - part 3  
COMPANY A July 2010

CONFIDENTIAL

Data source no 1

Training and qualifications

10.9.10

5. Please complete the table below to **record training provided** for credit employees during the period of 1 November 2009 - 28 February 2010?

Type of training	Total hours per employee	Number employees	Level of employee roles - see Q1 on tab '1 Organisation and strategy'	Total hours		
ICM Advanced Collections Workshops ( Nov 09 - end Feb 10 )	7	147	Levels 3 & 4	1029.0		
ICM Negotiation Skills Workshops ( Nov 09 - end Feb 10 )	7	46	Levels 3 & 4	322.0		
ICM Advanced Credit Risk Workshops ( Nov 09 - end Feb 10)	7	7	Levels 3 & 4	49.0		
ICM Advanced Credit Risk Analysis Workshops ( Nov 09 - end Feb 10)	7	6	Levels 3 & 4	42.0		
ICM Export Credit Workshops ( Nov 09 - end Feb 10)	7	6	Levels 5	42.0		
CIMA First module at professional level title	100	1	Level 2	100.0		
ICS Awards Behaviours programme (Institute of Customer Service)	4	123	Level 2	492.0		
ICS Communications Awards	12	7	Levels 3 & 4	84.0		
ICM Credit Management (trade, export and consumer)	100	21	Levels 2 - 4	2100.0		
ICM Business Environment	100	7	Levels 2 - 4	700.0		
BTEC and NVQ L2 in Customer Services	8	246	Level 2 & 3	1968.0		
					Ave hours /employee	Number of courses/ training events
<b>Total</b> Some duplication because some taking training also on evening classes.		617		6928.0	11	11



6. Has the 'credit crunch' had an impact on the type and quantity of training?

Please tick correct answer.

Nov 09

March 10

July 10

Nov 10

Yes	x	x	x	
Yes to some extent				
No				

7. If you answered positively to the question above (Q6), please describe the impact. Alternatively, if you answered no, please explain the reason for this.

Add comments on next page

8. How many employees were qualified in credit management during the period 1 November 2009 - 28 February 2010

	No employees		
Qualification level in credit management	Nov 2009	March 2010	July 2010
Affiliate member <i>Level 2 or working towards Associate Level</i>	22	46	54
Qualified at Associate Level AICM <i>Completed ICM L3 Diploma in Credit Management</i>	2	5	8
Qualified at Graduate Level MICM(Grad) <i>Completed the ICM L5 Diploma or a degree in credit management</i>	6	6	6
Recognised as Full Members MICM	8	8	8
Fellows FICM	1	1	1

**Value of qualifications - part 3**  
**COMPANY A**                      **July 2010**

**CONFIDENTIAL**

**Data source no 1**

Total	39	66	77
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The value of qualifications

9. As an employer, to what extent are the following features valuable in a qualification for a credit management team?

Score 1 - 5. (Score 1 for 'little importance' to 5 for 'great value')

	2009	2010	2010	2009/10	2010	2011
	November	March	July	Average	November	July
Flexibility	4	4.5	4.5	4.3		
Choice of a wide range of relevant units	5	5	4	4.7		
Specialised units which relate to credit management roles	5	5	5	5.0		
Option to develop bespoke specialised units	4	4	4	4.0		
Opportunity for company training to lead to an accredited award	5	5	5	5.0		
Option for assignments rather than exams for some units	5	5	2.5	4.2		
(Option) For an e-test rather than a written exam	5	4	4	4.3	Changed due to reservations about grades	
Option to include credit from other qualifications	5	5	5	5.0		
A variety of ways to study	5	5	5	5.0		

**Value of qualifications - part 3**  
**COMPANY A**                      **July 2010**

**CONFIDENTIAL**

**Data source no 1**

The award of Level 2 and Level 3 passes for every unit	4	5	4	4.3		
Option to include up to 15 credits from the Level below in a L3 Diploma	4	4	2	3.3		
No limit to the time for completion of an Diploma	2	2	5	3.0		
Opportunities to progress to degree level	3	4	5	4.0		

To maintain confidentiality the ICM will store your data anonymously and only aggregate data will be circulated.

10. What importance do you place on employees working in credit management gaining a relevant qualification?

Score 1 - 5. (Score 1 for 'little importance' to 5 for 'great importance')

2009	2010	2010	2009/10	2010	2011
November	March	July	Average	November	July
4	4.5	5	4.0		

10B If you scored low (scores 1 - 2) for question 10, please explain your answer?

11 If you scored positively (scores 3 - 5) for question 10, rate the following reasons for encouraging employees to take qualifications in credit management?

Score 1 - 5. (Score 1 for 'little importance' to 5 for 'great importance')

	2009	2010	2010	2009/10	2010	2011
	November	March	July	Average	November	July
To improve knowledge	4.5	4	5	4.5		
To develop skills	4	5	4	4.3		
To raise performance	4	5	5	4.7		
To motivate	3.5	4	5	4.2		
To give more job satisfaction	3.5	5	4	4.2		
To encourage progression	3.5	4.5	3	3.7		
To benchmark knowledge and skills	N/A	N/A	2	2.0		

**Value of qualifications - part 3**  
**COMPANY A**                      **July 2010**

**CONFIDENTIAL**

**Data source no 1**

To reward skills, knowledge and good performance	N/A	N/A	2	2.0		
To give recognition for skills and knowledge	N/A	N/A	3.5	3.5		
To give recognition to in-company training	N/A	N/A	4	4.0		
To raise the status of credit management internally and externally	N/A	N/A	5	5.0		

**12. As a result of studying towards qualifications during the period 1 November 2009 to 28 March 2010 to what extent do you believe that your credit team have gained the following**

Score 1 - 5. (Score 1 for 'little importance' to 5 for 'a great extent')

	2009	2010	2010	2009/10	2010	2011
	November	March	July	Average	November	July
New knowledge and skills which they have used to enhance their work performance	3	N/R	3	3.0		
Improved understanding of the general environment in which they work	5	N/R	3	4.0		
Improved ability to communicate in the business environment	4	N/R	4	4.0		
Increased confidence	3.5	N/R	4	3.8		
Increased motivation towards work	3.5	N/R	4	3.8		
Raised interest in gaining further qualifications	4	N/R	3	3.5		
Higher status at work	4	N/R	3	3.5		
Better chance of promotion	4	N/R	5	4.5		
Increased likelihood of a pay increase	4	N/A	4	4.0		

Average score						
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15. Please supply below any evidence that you have to support your assessment of the impact of studying for qualifications during the period 1 November 2009 to 28 February 2010, e.g. average change in collections rates, % change in cultural survey or anecdotal evidence.

Nov-09

Description of evidence	Change
Too early to judge at this stage	
Increased feedback and engagement of people in events and speaking up at meetings as a result of training and quals. Increased self esteem and confidence.	

To maintain confidentiality the ICM will store your data anonymously and only aggregate data will be circulated.



10.9.10

5. Please complete the table below to **record training provided** for credit employees during the period of 1 July - 31 October 2009?

Type of training	Total hours per employee	Number employees	Level of employee roles - see Q1 on tab '1 Organisation and strategy'	Total hours
ICM Advanced Collections Workshops ( June - November )	35	65	Levels 3 & 4	2275
ICM Introductory Credit	4	6	Levels 1, 2 & 3	24
ICM Level 3 Business Law	100	12	Level 3	1200
AAT Foundation NVQ Award	100	15	Level 2	1500
ICM Level 5 Credit Management	100	1	Level 5	100
ICM Accounting Principles	100	1	Level 3	100
<b>Total</b>		100		<b>5199</b>

Average  
52  
No courses/  
training  
events  
6

5. Please complete the table below to **record training provided** for credit employees during the period of 1 March - 30 June 2010?

Type of training	Total hours	Number	Level of	Total
No data collected			Levels 3 & 4	0
			Levels 1, 2 & 3	0
			Level 3	0
			Level 2	0
			Level 5	0
			Level 3	0
<b>Total</b> Some duplication because some taking training also on evening		0		<b>0</b>

Average  
0  
No courses/  
training  
events  
0

**Comments**

7. If you answered positively to the question above (Q6), please **describe the impact**. Alternatively, if you answered no, please explain the reason for this.

**Nov 09** Different approach. Director went out to main sites to explain what is happening in the economy and to explain what to do differently to be ahead of the game. Credit crunch has given extra impetus to the need for professional credit management and has resulted in Increased training. Raised general awareness through better communication to open people's mind to the wider economy and encourage people to think about what they could do differently in their roles. Director leading from the top. Training budgets linked to strategic budgets and reviewed on a regular basis.

**March 10** Year end therefore focus on collecting cash and training scaled back - individual and team targets. One-off training to spend budget for end of year. Q1 training planning for 100 employees. Aim for 25% professionalised at Level 2 - 2 days ICM, Team managers to do Credit Management award. Cash collection teams to have ICM training and qualifications. Customer support or enquiries to work with Institute of Customer Service (ICS).

**July 10** no comment

9. How many employees were **qualified in credit management during the period**.

**Comment**

**March 10** Company is encouraging employees to use designatory letters. Some employees expect to be promoted following results.

**July 10**



10. As an employer, to what extent are the following features valuable in a qualification for a credit management team?

	Comments
Flexibility	<b>Nov 09</b> Low awareness of options available. <b>March 10</b> Regard this as even more important. Some people worried that smaller skills units may not be regarded as highly as academic units and will restrict people a bit. Depends on the progression. <b>July 10</b>
Choice of a wide range of relevant units	<b>March 10</b> Really important to encourage people into study because people can relate it to their role. <b>July 10</b>
Specialised units which relate to credit management roles	<b>March 2010</b> Some areas of business not covered and currently don't have a qualification, therefore this option could be quite useful. <b>July 10</b>
Option to develop bespoke specialised units	<b>July 10</b>
Opportunity for company training to lead to an accredited award	<b>July 10</b>
Option for assignments rather than exams for some units	<b>Nov 09</b> Values collection of information on the job. Good because specific to role and for cost and time advantages - value for money can relate study to your work. Encourages high levels of participation and take up for the employer. <b>March 10</b> Creates some momentum and impacts on job - greater awareness opportunities for training - normalising studying compared with 3 years ago. <b>July 10</b>
Option for an e-test rather than a written exam	<b>March 2010</b> Still perception that online exams easier. Helpful if offering overseas. Previously no choice. <b>July 10</b>
Option to include credit from other qualifications	<b>July 10</b>
A variety of ways to study	<b>March 2010</b> People in different jobs and lifestyles, reduces barriers to study. <b>July 10</b>

**Value of qualifications - part 3**  
**COMPANY A**                      **July 2010**

**CONFIDENTIAL**

**Data source no 1**

The award of Level 2 and Level 3 passes for every unit	<b>March 10</b> Very important - evidence of learning to the standard that you have got to. Can still progress - not wasted time. <b>July 10</b>
Option to include up to 15 credits from the Level below in a Diploma	<b>July 10</b>
No limit to the time for completion of an Diploma	<b>Nov 09</b> People could lose interest & business would prefer for completion to get a return on development. <b>March 10</b> Where sometimes no time limit people lose focused - reliant on them setting time lines . As law changes may not be relevant - not current. <b>July 10</b>
Opportunities to progress to degree level	<b>Nov 10</b> Get to a certain level in the company and then need to be an accountant. Therefore would need a degree. <b>July 10</b>

11. What importance do you place on employees working in credit management gaining a relevant qualification?

Comment

**March 10** Now having more employees doing training - it's building up momentum and mass because getting success. There's more impetus from management - also qualifications highlight talent better to senior management - able to identify who they could use in a different role. Helps business realise potential of people.  
**July 10**

12B If you scored positively (scores 3 - 5) for question 11, rate the following reasons for encouraging employees to take qualifications in credit management?

Score 1 - 5. (Score 1 for 'little importance' to 5 for 'great importance')

Comments

<b>Nov 09</b> Better customer service if knowledgeable and more able to improve practice. Will help people do better. <b>July 10</b>
<b>July 10</b>
<b>July 10</b>
<b>Nov 09</b> Other things done to motivate. <b>March 10</b> Impossible to motivate all people - one of many things. <b>July 10</b>
<b>Nov 09</b> As people become more confident they gain more satisfaction, self-worth and self esteem. <b>March 10</b> Important - feedback suggests people realise getting exposure to professional training and noted in staff surveys and feedback. <b>July 10</b>
<b>Nov 09</b> Development within role - growing within role. <b>March 10</b> Not just progression to another role, also within role because not lots of opportunities to justify score 5. Many happy in grade or role. Training provides job satisfaction - helps team members into management roles, into specialisms and reinforces status in roles. Some people come back after training and implement ideas. Now more confident in themselves because of training. <b>July 10</b>
<b>July 10</b> Not necessary doing this internally. <b>Insert comment from recording</b>

July 10 Other ways to reward good performance. Insert comment from recording
July 10 Insert comment from recording
July 10 Insert comment from recording
July 10 Insert comment from recording

Comments

**KNOWLEDGE Nov 09** Often better people on course. Feedback to be collected from line and site managers

**ENVIRONMENT Nov 09** Huge increase in understanding of industry

**COMMUNICATE**

**CONFIDENCE Nov 10** Don't pay for course if only get Level 2

**MOTIVATION Nov10** Disappointed if don't get promotion

**FURTHER QUALS**

**STATUS Nov 09** Mention in team meeting. Retail Read and Billing comms.

**PROMOTION Nov 09** Only desirable, not essential to have qualifications unless in management role

**PAY Nov 09** If team member them line manager can request a higher than average pay rise but some people at top of pay range.

|





Operations managers results

Operations managers	Company A October 2010							
	1	2 <sup>1</sup>	3	4	5	6	7	Ave
New knowledge and skills which they have used to enhance their	5	N/R	4	4	4	5	3	4.2
Improved understanding of the general environment in which they	4	N/R	4	5	4	4	4	4.2
Improved ability to communicate in the business environment	4	N/R	4	3	4	4	3	3.7
Increased confidence	4	N/R	5	4	4	4	4	4.2
Increased motivation towards work	5	N/R	5	4	3	4	4	4.2
Raised interest in gaining further qualifications	4	N/R	4	4	3	3	3	3.5
Higher status at work	4	N/R	3	4	3	4	3	3.5
Better chance of promotion	4	N/R	3	4	4	3	3	3.5
Increased likelihood of a pay increase	4	N/R	3	3	4	3	3	3.3

1 Team not yet studied for any qualifications

**November 2009 response**







Operations managers	Company A October 2010							
	1	2	3	4	5	6	7	Ave
To improve knowledge	5	5	5	5	4	5	5	4.9
To develop skills	5	N/R	5	5	3	5	5	4.7
To raise performance	5	5	5	5	4	5	5	4.9
To benchmark knowledge and skills	4	4	4	5	4	4	5	4.3
To reward skills, knowledge and good performance	4	4	5	5	4	5	5	4.6
To motivate	4	4	5	4	4	5	5	4.4
To give more job satisfaction	4	5	5	5	4	5	5	4.7
To encourage progression	5	4	5	5	4	5	4	4.6

**Value of qualifications - part 3**  
**COMPANY A**                      **July 2010**

**CONFIDENTIAL**

**Data source no 1**

To give recognition for skills and knowledge	4	5	5	5	3	4	5	4.4
To give recognition to in-company training	4	3	5	5	3	4	5	4.1
To raise the status of credit management internally and externally	5	5	5	5	3	4	5	4.6



## CONFIDENTIAL

<b>CONFIDENTIAL</b>		Data source ref:	2.1.2
Type	Transcript based on structured telephone interview	Company	A
Date	Recorded on 10.9.10	Interviewer	DT
<b>Background</b> Third of 3 structured interviews with Company A (15.12.09, 18.3.10 & 10.9.10) in relation to the employer survey.		Interviewee	YM

1 YM Give a 5. There's two things really – I think a lot of people prefer the e test  
2 because – no, thinking about it, our students prefer the assignments a little bit  
3 because now you don't give distinctions and merits do you?

4 DT Yes, is that the main reason which puts you off the written (means online  
5 exams) exams is the fact that we don't give distinctions and merits because we're  
6 actually looking into whether we could do that.

7 YM I was just talking to one of the students who has now got the complete set  
8 for the Level 3 Awards and he's done very well and I said "Was that a distinction or  
9 something?" and he said, "No we don't get that anymore, we just get a level 3 pass  
10 and so there is no" – and then I think he said you need 75% to get it and so it is  
11 more like getting a distinction and obviously people do like to have that little extra  
12 bit of – you know – I've got a degree with honors – a 2:1 – it just gives a bit of light  
13 and shade for some people and I think that his point was, a and a couple of other  
14 students said, "we're not quite sure with the multiple choice, yes/no type of thing-  
15 with an assignment you can put a bit more into it" (in the written exam) – yes in  
16 the written exam".

17 DT We've been looking in to whether we could validly award a distinction and  
18 a credit/merit from the online exams and I think we might make the decision that  
19 we will because for that very reason people like, although we do give everyone a  
20 mark, it does help, as you say to give a bit of light and shade.

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21 YM I think for people that do very well or for people that are just above –  
22 there's still a level three.

23 DT it would give a bit of recognition for those who had done really well.

24 YM mm, I suppose as well, how do you get that on an online test?

25 DT yes, well what we've been doing is looking at the mark distributions.

26 YM oh right?

27 DT and identifying it from that, and working out the proportion in the top end  
28 and fixing a grade boundary and checking you know, the amount of questions they  
29 cover, so I think we're getting there because, the house marks are stabilizing down  
30 now we're getting quite a bank of questions, so it would be nice to firm that up and  
31 be able to start giving instant feedback after the exam which would be lovely for  
32 everybody.

33 So...next one then, and this, again we discussed earlier; it might have influenced  
34 what your answers were going to be. So, to what extent do you think it's important  
35 to be able to include credit from other qualifications?

36 YM I would say that it would be a five because it makes it so much easier for  
37 someone to complete the journey, so for the individual that completes the journey  
38 I imagine it makes it cost less, both in terms of time and perhaps also financially, in  
39 money terms its less. And it might help people move on quicker. I was talking to a  
40 "Mickan" grad yesterday, I'm not mentioning any names but its probably someone  
41 you might know, I don't know, and she was saying she was thinking of doing a  
42 degree, but she's got two young children, so its going to be difficult, so I said, "what  
43 about doing a diploma?" and she said, "well I think I'll get a lot of exemptions for  
44 that from previous study", and I think in her mind it was almost that, I think she  
45 thought, I'm not doing anything to get that award, that's why I need to go to the  
46 foundation degree, whereas I would say to her that if you've got a lot of  
47 exemptions towards the diploma you know, you can use them, and then complete  
48 the diploma and then that way you can ease yourself back into, in perhaps a year

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49 or two's time, when your children are a little bit older or you've got different  
50 family arrangements with AAT and cema and CIPD or other organizations if its not  
51 interchangeable. And I think its very good for standards as well, if someone else as  
52 well, if someone has studied, lets say with AAT or or CIPD etc and they invested  
53 time and perhaps money in doing that and they know the standard, it helps them  
54 to understand the standard of the similar awards as well because they can equate  
55 it in their minds.

56 DT yes, yes – excellent – and what about, to what extent do you think it's  
57 important that there are varieties of ways to study?

58 YM I think that's a five as well because a) partly from the logistics point of view  
59 and partly for the individual so the logistics point of view is, whether there is a  
60 college near by, whether I've got the ability to study in the evening and then from  
61 the person's point of view, some individuals prefer self-study and others prefer a  
62 class, so it just maximizes their opportunities to succeed if they, I mean if there is  
63 no college here, well we can do distance learning of various types, we can send a  
64 trainer or a lecturer to your office. I know you're looking at doing using perhaps  
65 some of the services we've got with Company A conferencing, to do seminars over  
66 the phone and then you've got individuals saying you know well yes, there is a  
67 college down the road but I would still actually prefer to do the distance learning  
68 because it would suit me because I am a self starter and I'm self motivated etc etc...

69 DT and what about the option to award a level two and level three passes for  
70 every unit, so when people go in depending on how well they do in the exam or  
71 assessments, they get a level two or a level three pass.

72 YM well I think that's a, its good if everybody can come out at a reasonable  
73 standard because in the past they would've got fail wouldn't they I think?

74 DT yes

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75 YM so in, you know, YM you fail and DT you pass perhaps with a distinction  
76 and then now, I would get a level two and you would get a level three and I think  
77 that I would feel that that time has got me an award and I still feel recognized.

78 DT what score would you give that then, one to five?

79 YM I would give a four.

80 DT ok

81 YM I think there is a little bit of the negative point to that is that I think there is  
82 a little bit of, nobody can fail anything these days and that doesn't mean that the  
83 standard is low, it just means that you've hit a particular level. I mean you've got  
84 the GCSE level two level and its not going to stop you carrying on studying, its not a  
85 deterrent for studying because if you fail that first paper I think a lot of people  
86 would drop out.

87 DT mmm, that's right

88 YM there is a, may just be they've chosen their weakest area first of they've  
89 been out of learning for a while or studying and next time they'll be able to plan  
90 their time better or revise better of they've chosen the wrong method to study,  
91 they were doing distance learning or they should have been in a class or whatever.

92 DT and then that links on quite well for the next question, which is again from  
93 one to five. To what extent do you think the option to include fifteen credits from  
94 the level below, so say, a level two, towards a level three diploma? How useful do  
95 you think that is? How important do you think that is?

96 YM I would give that a two, only because here we want people to get to the  
97 level three standard and if someone then, I don't know how many, its just one level  
98 two pass they can have?

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99 DT yes

100 YM whether it means they're not quite of the standard we would want, so  
101 when they go and get the full certificate whether it means we won't be able to  
102 distinguish very easily between the two sets of people and I don't know what it  
103 means when they go for a diploma. They're just sort of rolling in something, which  
104 is of the lowest standard, because in the past they wouldn't have been able to do  
105 that would they?

106 DT no that's right

107 YM that's the issue with that one. It might be if they had to do, not redo the  
108 whole thing again but there was something a little bit extra that they had to do, so  
109 rather than you know, DT, its great that you've got a level three in one of them,  
110 then you've got a level two, so we'd like you to do one of the one-off assessments,  
111 something like that.

112 DT that's a very good idea actually

113 YM I should work for you shouldn't I, haha

114 DT you should, yes you should, that's a good idea

115 YM just a way to make up the points in a way, you know

116 DT if they want to

117 YM you've got four a-levels, you do three a-levels and you do two GCSE's or a...

118 DT or an AS instead of an A-level

119 YM or another award or something like that

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120 DT and what do you think about the option to have no limit to complete the  
121 diploma in time?

122 YM I think that's excellent really, I would give that a five you know because  
123 some people, some of our staff only need to really do the introduction for their role  
124 and I'm quite happy for them just to do the introduction. If then someone in two  
125 years time wanted to progress into a sideways move, do something slightly  
126 differently, say move into the insolvency team or they want to progress through  
127 management or they wanted to take a slight change in their career then they  
128 should be able to pick it up again.

129

130 DT hmm yes, good. And then the last one of this section then. What about the  
131 importance of the opportunity to progress to degree level, so to go from level two,  
132 all the way up to degree level?

133 YM I think that's a five because its excellent to have someone you know, we  
134 might have someone who has worked here ten years or fifteen years that may or  
135 may not have qualifications, they've probably got them now because we've all done  
136 the apprenticeship in customer service and they then start getting the first  
137 certificate and the first set of points and they build up and if they wish to progress  
138 and it fits the career plan and personal development plans to a diploma, I then find  
139 the very best people to go onto a degree. So for them, it's quite good. Its also good  
140 in meetings or face to face with other individuals or colleagues in the business that  
141 they realize they are dealing with professionals at the same level. I think there was  
142 something in the FT today about more and more CEOs of footsie companies (6 out  
143 of 10) have got a finance background, they've got a finance degree or a CCA or an  
144 institute of chartered accountants etc and sometimes someone working in a  
145 customer service part of billing or a credit management role might not have been  
146 in the role, so it puts them in the same footing.

147 DT yes, excellent

148 YM its good for the individual and its good for the company

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149 DT the company

150 YM I think that's excellent

151 DT moving on slightly, what importance would you place in employers, well  
152 you probably already suggested this again, who work in credit management  
153 actually gaining a relevant qualification and again, score from one to five.

154 YM five, because we are getting closer and closer to working towards some sort  
155 of qualification. And the percentage of people here with the qualification for the  
156 their role was pretty low and its probably tripled or quadrupled over the last year  
157 or two and its growing.

158 DT that's really good. And if we just tease that out a bit and think about the  
159 reasons why you think its important for people to actually have a qualification in  
160 credit management and I've got various different things here, and again if we can  
161 score, one to five, so five is great importance. So firstly, to improve their  
162 knowledge?

163 YM a five

164 DT to develop their skills?

165 YM I don't know, I would say a three. I don't think doing an academic course, it  
166 depends whether the accredited work is looking at their skills, so perhaps a four.

167 DT to raise performance?

168 YM five

169 DT to motivate?

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- 170 YM five
- 171 DT give more job satisfaction?
- 172 YM four, I think, perhaps
- 173 DT encourage progression?
- 174 YM I'd mark that as a three because they're not necessarily saying that  
175 everybody who gets a qualification will get a promotion. It's more about  
176 individuals having an academic background in their subject and being profession  
177 in all senses of the word and then motivating them and engaging them. And then  
178 that gives our business results.
- 179 DT and then moving onto the next one, which is to give recognition for  
180 knowledge and skills and giving actual recognition rather than improving  
181 knowledge and skills.
- 182 YM I think that's, I would say at the moment, three.
- 183 DT ok
- 184 YM three and a half
- 185 DT To reward good performance?
- 186 YM erm, I would only give that a two because I don't think we're doing it to  
187 reward, we've got other ways to reward good performance, erm, in terms of pay,  
188 benefits and incentives and things like that.
- 189 DT To help benchmark knowledge and skills?



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190 YM I would say a two because I wouldn't say we're doing that internally or  
191 externally, other than to say that we now have more staff that are academically  
192 qualified in their role.

193 DT to give recognition to company training generally, and the things that you  
194 offer.

195 YM I would say a four from a company point of view.

196 DT and to raise the skills of, sorry, erm – to raise the status of credit  
197 management internally and externally.

198 YM that's a five, because if you're in a company and you're obviously the  
199 professionals and you're in the credit management role, you're sort of at the end of  
200 the sales process. So when you have to go into that meeting with a sales manager  
201 or an account manager, to have that behind you, really helps in the discussions.  
202 And to, and so obviously, they, you know, want to just look at revenue and sales  
203 and for them personally, it's their pay of bonuses and things. And to have that  
204 training behind you really helps in business discussions and also to drive up  
205 commerciality in discussions.

206 DT excellent. You're doing very good at linking in here YM, because the next  
207 question is all about, as a result of people studying towards qualifications and  
208 things. I've kept it broad here so it's not just the ICM, it's the other things related to  
209 it. So its customer service, ILM, that sort of thing.

210 During the period from March to July, so we're thinking sort of the last quarter, to  
211 what extent do you believe your credit team have gained the following? So one to  
212 five...

213 New knowledge and skills, which they have used to enhance their performance?

214 YM I don't know enough. I would say three. I think it depends on the role  
215 they're in. if they're in sort of policy. If they're a manager in a sort of policy role or  
216 business improvement, processing type role, I think it's higher than with the

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217 advisors because I don't exactly. I haven't looked at what actual differences it's  
218 made in their cash collection or at the performance of the unit, so I would give it a  
219 mid-way three.

220 DT and will you be doing that eventually? Looking at the...

221 YM the return on the investments? That's what we want to do more.

222 DT yes, ok, and, an improved understanding of the general environment in  
223 which they work.

224 YM yes because I think it, we do measure, employers satisfaction with their  
225 roles and we have seen an increase, and I think there's been some very positive  
226 feedback on the investment that we've made in training both whether it's the  
227 apprenticeship or, we're also doing AAT, institute of customer service and with  
228 yourselves.

229 DT what about the general business environment, rather than their sort of job  
230 satisfaction? Do you think it's improved their understanding of the job and general  
231 business environment, to what extent?  
232 So one to five then...

233 YM yes, I think its widened it. The part they play in the business results and  
234 they, some of are, will pick up on things that maybe were in the press for example.

235 DT hmm, so how would you score that from one to five?

236 YM I would give that a three because I'm not there day to day-  
237 If you could resend me the questionnaire because I could actually start proactively  
238 looking at some of these things and next tome I'll have a better feel or perhaps  
239 some actual examples we could talk about. That would be good.

240 DT yes, excellent.

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241 Improved capability to communicate in the business environment?

242 YM I would give that a four because I think that is one thing that has helped in  
243 terms of confidence, both for the management team and our advisors.

244 DT and the next question is, increased confidence.

245 YM we've done this before.

246 I think it has. I'll give it a four.

247 DT increased motivation towards their work

248 YM I would give that a four

249 DT raised interest in gaining further qualifications.

250 YM I would give that a four as well. I think there's some people that I would say,  
251 if I was talking about them, I would give it a five because they're very keen. They  
252 see this as gaining more credit for the work they're doing, helping them with their  
253 jobs and they're career developing, people that I sort of talk to. For some of our  
254 advisors, I'm not so close to them and obviously not all can get a promotion  
255 because then there would be no advisor, but I'd say a four for that.

256 DT yes. Higher status at work?

257 YM I would give that a three. I don't think that's, I don't think that they'd think  
258 it would mean higher status or not – its just that thing, if someone's thinking of  
259 going up to the diploma level and developing their career, then they would feel  
260 that it gives them the status to sort of build on. If someone's thinking, either I've  
261 been told to do this or my manager wants me to do I, or you know, I'm just happy  
262 doing the one, then I don't think you would have so much of that.

263 DT no. And what about a better chance of promotion?

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264 YM I would give that a three because we need to do more of that.

265 DT and what about an increased likelihood of a pay increase?

266 YM that I would give a five because – when we're looking at advisors we – there  
267 is some sensibility in the pay rise they get when they move up in the pay scale,  
268 based on various elements. One of them is that they have gained a qualification.  
269 And the only issue would be if you had a team where everybody had gained a  
270 qualification, you know, you still only have one pot of money. But where you have a  
271 team where you have a mix, you can. And obviously within the manager's pay  
272 scale, we've got a different system so you can definitely use that.

273 DT and generally, so we had some questions about the general performance  
274 and things like that with the department and we collected various details about  
275 things like age of debt and things like that. Generally over that period as a whole,  
276 have you noticed any changes in performance? That you could put aside?

277 YM I probably can't talk about anything that implies performance because  
278 we're getting close to the end of the quarter and we've got fairly strict rules about  
279 it but what I could do is make general statements.

280 DT yes, ok. Then moving on to the number of people in the different roles and  
281 things you've got.

282 Would it be better if you supplied that afterwards with the...

283 YM yes. When would you like to have...?

284 DT I just need the number of collection team members that we have, at level  
285 two. Level three, number of coaches. The account specialists and the team leaders,  
286 and level four, the first line managers. And level five, the business supporters and  
287 site managers.

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288 YM I know site managers have gone up because we had – and in Stockport –  
289 completing the whole of the program. I know we've got, Louise has done one in  
290 Stockport, Ian in Leicester, Debbie is starting, I'm just looking in my head, so we've  
291 got at least four of about ten that have either done or are doing the introduction.

292 DT ah right. Well if you've got that information that would be brilliant, even  
293 just how many staff are employed – Have you recruited anybody in this period or...

294 YM no.

295 DT oh right. So it's the same as last time then?

296 YM but we may have lost some people but there has been no external  
297 recruitment.

298 DT I don't think there's anything much that's happened on the first lot of thing  
299 we talked about but there were some measure, when we were talking about how  
300 you would rate the effectiveness of the credit department, choosing various  
301 different things. Now, having made your comment earlier, you may not want to  
302 answer some of these at the moment because there is one which is about meeting  
303 business and organizational goals.  
304 Would you rather wait YM until you've done your published...?

305 YM if you send me the questionnaire then I can see which one's I can answer  
306 and then send that back to you.

307 DT that would be good.

308 YM there might be some general things, but anything to do with cash flow or  
309 debt I wouldn't really be able to comment on.

310 DT when will they publish all of that? When...

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311 YM could be a while – I'll have to go onto the website, so I'll probably give you  
312 some –

313 DT well if I send you – those particular ones and then you can just do what you  
314 can at the minute. And that would be brilliant. I know what its like at this time of  
315 year.

316 YM but anything that is potentially share-price affecting is a problem.

317 DT yes, that's right definitely, its important that we're careful with that.  
318 So I think that's about it for today, thank you ever so much, and we've managed to  
319 do it within the hour slot so.  
320 So I've got my list here, I'm going to send you details of the exemptions generally  
321 but if you send back the just generally, the qualifications, a list of the three or four  
322 qualifications that people had done then I can give you a reference tool for that.

323 YM if we could perhaps set up another call to talk about the coaching program  
324 in Leicester with British Gas and, what I don't really have is a good, a complete  
325 picture of all of the members, and I think we're going to do some work to see if we  
326 can come up with the list and that would help us. If you wanted to survey them, we  
327 could perhaps run the survey and so something there. Because we've got quite a  
328 number now haven't we? Over a hundred.

329 DT yes. So it would be good to set that up. Well I can get that done. I think "..."  
330 has worked out how to pull off that information.

331 YM you thought that there may be some data protection issues about telling us  
332 who was an ICM member. I just wondered from the viewpoint that we were  
333 paying, whether we could have a list of who were members of your company.

334 DT I think we send you the results don't we?

335 YM no

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336 DT no, haven't they signed a learner contract when they start the learning at  
337 your end?

338 YM no we still have the form for them to apply for the funding, and what their  
339 line manager does...is there a sort of form we could...

340 DT I have got a form I could send you or you just need an email from them to  
341 say that they're happy for you to receive that information. I've got a form that I  
342 could give you if that's helpful?

343 YM well if you send it, I could turn that into an online form here, send it to them  
344 and they could complete it online and send it back and we've got that info.  
345 Excellent, well have a nice weekend.

346 DT yes, you too, you doing anything.

347 YM yes, well I've got my mother coming – I'm going to be leaving early, my day  
348 is just, usually I have one half hour call after another and I'm on my next one at  
349 three. Once that's finished I'll just tidy up things and go home and I'll log on when I  
350 get home.

351

352 DT well lovely to speak to you YM and I'll get this sent over  
353

354 YM you too, have a lovely weekend, bye bye.  
355

356 DT thank you, bye bye.

Contact details

Collection date

Name ED	Job Collections Support Manager	22.7.09	
Name LY	Job title Senior Collections Support Specialist	24.3.10	
		19.8.10	ED only

*To maintain confidentiality, once finalised, the ICM will code and store your data anonymously . Data is collected for research exercises which aim to improve understanding of the impact of training and qualifications on work and performance.*

Credit department characteristics

1. What **credit related job roles** are there in your organisation and **how many staff** are employed at each level during the period 1 July to 31 October 2009? Please complete the table below.

Level descriptor	Level		No credit employees			
		Job roles	October 2009	March 2010	July 2010	
Roles take responsibility for completing tasks and procedures and exercising autonomy and judgement <b>subject to overall direction and guidance</b> . Use of skills and knowledge to address <b>straight forward problems</b> .	Level 2	debt recovery clerk	10	350	350	
Roles take responsibility for <b>initiating</b> and completing tasks and procedures aswell as exercising autonomy and <b>judgement within limited parameters</b> . Able to address problems which while well defined have a <b>measure of complexity</b> .	Level 3	collections contact centre clerk. Collections operations clerk. Business collections clerk. Pseudo agency clerk.	380	35	35	
Roles involve <b>broadly defined tasks and problems</b> which are <b>complex and non routine</b> . Role requires autonomy, judgement and <b>self-directed learning</b> with <b>responsibility for courses of action</b> .	Level 4	Team managers. Collections support specialists.	33	6	6	7 specialists plus team leaders
Roles involve broadly defined tasks and problems which are complex and non routine. Role requires autonomy, judgement and self-directed learning with responsibility for <b>developing courses of action</b> .	Level 5	Collections operations managers. Support managers. Head of UK collections	7	7	7	2 senior support managers



Total employees in credit related activities	430	398	398
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To maintain confidentiality the ICM will store your data anonymously and only aggregate data will be circulated.

Employer survey - part1  
COMPANY B July 2010

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Data Source no 2

HR and other organisational practices

2. Which of the following practices does the credit department use and when were they first introduced?

Place a 'X' in the correct box.

	Not used	Recently introduced	Well established	Comment
Annual appraisal			X	
Formal feedback on job performance from managers/employers			X	
Formal feedback on job performance from customers/clients			X	
Circulating information on organisational performance and strategy			X	
Providing all employees with a copy of the business plan & targets			X	
Staff association(s)			X	October 2009 Internal groups to support people who have grievances.
Internal staff surveys			X	
Staff suggestion schemes			X	
Performance pay for <i>some</i> employees - <b>only some</b>	X			
Performance pay for all employees			X	October 2009 Different pay structures
Profit-sharing for <i>some</i> employees	X			
Profit-sharing for all employees			X	
Share options for <i>some</i> employees	X			
Share options for all employees			X	
Self-managed or self-directed teams	X			
Cross-functional teams <b>Prompt e.g. sales/customer service/credit</b>			X	
Flexible job descriptions <b>Prompt e.g. be aware of the current business of the Education Department and to assist with any aspect of its work as appropriate</b>	X			
Flexible working, e.g. hours, locations, job share etc			X	
Job rotation <b>Prompt e.g. credit application processing/cash collections</b>	X			
Family friendly policies	X			October 2009 Too an extent. Shifts not particularly towards families

Employer survey - part1  
COMPANY B July 2010

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Data Source no 2

Non-pay benefits, e.g. free meals, gifts or health packages			X
Benefits covering spouse or family members <b>Prompt health insurance</b>			X
Mentoring <b>Individual mentoring of high achievers/low performers</b>			X
Quality circles/total quality management			X
QA Assurance, e.g. ISO9000 or other similar schemes			X
ICM Quality in Credit Management recognition (planned)	X		
Review of vacancies in relation to business strategy			X
Formal assessment tools for recruitment, e.g. competencies etc			X
Annual review of employees' training needs			X
Training to perform multiple jobs			X
Continuous skills development programmes <b>Formalised plans</b>			X
Structured induction training			X
Work (re)design for improved performance <b>restructure job desc</b>			X
Workforce diversity for competitive edge <b>Actual policy required</b>			X
Please name any other initiatives			

October 2009 Health packages. Free Orange use package. Free tea and discounted meals

October 2009 More regularly

To maintain confidentiality the ICM will store your data anonymously and only aggregate data will be circulated.

**Effectiveness of HR and other organisational practices**

**3. How would you rate the effectiveness of your credit department in the following areas during the period 1 July to 31 October 2009?**

Score 1 - 5. (Score 1 for unsatisfactory to 5 for excellent)

	2009	2010	2010
	October	March	July
Meeting business/organsitional goals. <b>Check 5 if met &amp; passed goals</b>	3	4	4
<i>Surpassed all targets except one</i>			
Ensuring job satisfaction among staff <b>Check if measured this</b>	TBC	4	4

July 2010 Achieved targets

October 2009 Staff satisfaction service - pending. **March 2010** Yes. Results in people pole survey increased in all areas apart from one. **July 2010**

**Employer survey - part1**  
**COMPANY B**      **July 2010**

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**Data Source no 2**

Motivating staff. <b>Any special initiatives during this period</b>	4	3	3
Staff commitment. <b>Any groups made a special effort</b>	4	5	4
Providing job security. <b>Any redundancies?</b>	5	4	4
Ensuring work-life balance. <b>Anybody working over hours</b>	4	4	4
Providing quality leadership. <b>Rate 5 All managers/team leaders excellent</b>	3	3	3
Providing career opportunities. <b>5 if opportunities for all levels to progress</b>	4	4	4
Ensuring effective communication. <b>How? Only 5 if all messages communicated well</b>	4	4	4
Ensuring effective teamwork. <b>Think over this period</b>	4	5	4
Creating support for staff. <b>e.g. support personally or in work</b>	4	5	4
Creating employee involvement. <b>Over this period - anything special</b>	3	5	4

**October 2009** Introduced a new bonus structure in July - bonus monthly/ previously biannually. Worked well.  
**March 2010** Bonus structure bedded in.

**October 2009** Attrition low. Across the board. **July 2010** Low attrition

**July 2010** Lots of communications and reassurances. No job losses

**March 2010** Staff involved

**Employer survey - part1**  
**COMPANY B**      **July 2010**

**CONFIDENTIAL**

**Data Source no 2**

Minimising employee stress. <b>During this period - managed to minimise stress?</b>	2	3	4
Creating innovation/new ideas. <b>Did they come up with new ideas over period</b>	5	5	3
Focus on competitiveness. <b>Over this period</b>	4	4	4
Creating organisational flexibility. <b>Over this period</b>	4	4	4
Ensuring workforce diversity. <b>Over this period</b>	2	2	4
Delivery adequate training and development provision	5	5	4
Maintaining good industrial relations	4	4	4
Managing change	2	2	4

**October 2009** Had to deal with considerable change management - long run benefit. Could have been managed better.

**October 2009** Trainers supported reporting function to help change management

**October 2009** Not much influence -HR looking to change to shifts to optimise performance

**October 2009** Telecoms, credit, fraud networks **July 2010** Internal independent support mechanism for employees. Effective

**March 2010** Had to deal with considerable change management

To maintain confidentiality the ICM will store your data anonymously and only aggregate data will be circulated.

## Contact details

Name EE	Job title <b>Corporate Collections Operations Manag</b>
Email:	Tel:

Collection  
dates

8.12.09

24.5.10

To maintain confidentiality, once finalised, the ICM will code and store your data anonymously . Data is collected for research exercises which aim to improve understanding of the impact of training and qualifications on work and performance.

## Credit department characteristics

1. What **credit related job roles** are there in your organisation and **how many staff** are employed at each level during the period 1 March to 31 July 2010? Please complete the table below.

Level descriptor	Level	Job roles	November 2009	March 2010	July 2010
Roles take responsibility for completing tasks and procedures and exercising autonomy and judgement <b>subject to overall direction and guidance</b> . Use of skills and knowledge to address <b>straight forward problems</b> .	Level 2		0	0	
Roles take responsibility for <b>initiating</b> and completing tasks and procedures aswell as exercising autonomy and <b>judgement within limited parameters</b> . Able to address problems which while well defined have a <b>measure of complexity</b> .	Level 3	Business Collections Adviser (15). Corporate Collections Adviser (15). Consumer Collections	86	86	
Roles involve <b>broadly defined tasks and problems</b> which are <b>complex and non routine</b> . Role requires autonomy, judgement and <b>self-directed learning</b> with <b>responsibility for courses of action</b> .	Level 4	Team coaches (one per team)	7	7	
Roles involve broadly defined tasks and problems which are complex and non routine. Role requires autonomy, judgement and self-directed learning with responsibility for <b>developing courses of action</b> .	Level 5	Business Line Managers (2). Operations Line managers (2). Corporate Collections Manager (1)	5	5	
<b>Total employees in credit related activities</b>			<b>98</b>	<b>98</b>	

Employer survey - part 1  
COMPANY C

March 2010

CONFIDENTIAL

Data source no 3

HR and other organisational practices

2. Which of the following practices does the credit department use and when were they first introduced?

Place a 'X' in the correct box.

	Not used	Recently introduced	Well established	March 2010 Comment
Annual appraisal			x	no formal process
Formal feedback on job performance from managers/employers			x	
Formal feedback on job performance from customers/clients	x			
Circulating information on organisational performance and strategy			x	
Providing all employees with a copy of the business plan & targets			x	
Staff association(s)			x	
Internal staff surveys			x	
Staff suggestion schemes			x	
Performance pay for <i>some</i> employees - <b>only some</b>			x	
Performance pay for all employees	x			
Profit-sharing for <i>some</i> employees	x			Being introduced everybody option to buy into it
Profit-sharing for all employees	x			
Share options for <i>some</i> employees	x			
Share options for all employees	x Nov 09	x March 10		
Self-managed or self-directed teams	x			
Cross-functional teams <b>Prompt e.g. sales/customer service/credit</b>	x			Core hours covered. Some shifts 8.30 - 4.30 and others 9.30 - 5.30.
Flexible job descriptions <b>Prompt e.g. be aware of the current business</b>			x	
Flexible working, e.g. hours, locations, job share etc	x			

# Employer survey - part 1

**COMPANY C**

**March 2010**

**CONFIDENTIAL**

**Data source no 3**

Job rotation <b>Prompt e.g. credit application processing/cash</b>			x
Family friendly policies	x		
Non-pay benefits, e.g. free meals, gifts or health packages			x
Benefits covering spouse or family members <b>Prompt health insurance</b>			x
Mentoring <b>Individual mentoring of high achievers/low performers</b>			x
Quality circles/total quality management			x
QA Assurance, e.g. ISO9000 or other similar schemes			x
ICM Quality in Credit Management recognition (planned)			x
Review of vacancies in relation to business strategy			x
Formal assessment tools for recruitment, e.g. competencies etc			x
Annual review of employees' training needs			x
Training to perform multiple jobs			x
Continuous skills development programmes <b>Formalised plans</b>			x
Structured induction training			x
Work (re)design for improved performance <b>restructure job desc</b>		x	
Workforce diversity for competitive edge <b>Actual policy required</b>	x		

Well established competency interviews

Ongoing review of training.

**Total no**

**22**

**To maintain confidentiality the ICM will store your data anonymously and only aggregate data will be circulated**



3. How would you **rate the effectiveness** of **your credit department** in the following areas **during the period** 1 March to 31 July 2010?

Score 1 - 5. (Score 1 for unsatisfactory to 5 for excellent)

Effectiveness of HR and other organisational practices	2009	2010	2010	2010
	November	March 2010	July 2010	Nov 2010
Meeting business/organsitional goals. <b>Check 5 if met &amp; passed goals</b>	5	5		
Ensuring job satisfaction among staff <b>Check if measured this</b>	3.5	about right		
Motivating staff. <b>Any special initiatives during this period?</b>	4	4		
Staff commitment. <b>Any groups made a special effort</b>	3.5	3.5		
Providing job security. <b>Any redundancies?</b>	5	5		
Ensuring work-life balance. <b>Anybody working over hours</b>	5	5		
Providing quality leadership. <b>Rate 5 All managers/team leaders</b>	3	3		
Providing career opportunities. <b>5 if opportunities for all levels to progress</b>	5	5		
Ensuring effective communication. <b>How? Only 5 if all messages communicated well</b>	4	4		
Ensuring effective teamwork. <b>Think over this period</b>	5	5		
Creating support for staff. <b>e.g. support personally or in work</b>	5	5		
Creating employee involvement. <b>Over this period - anything special</b>	4	4		
Minimising employee stress. <b>During this period - managed to minimise stress?</b>	4.5	4.5		

measured in Decemb

**Employer survey - part 1****COMPANY C****March 2010****CONFIDENTIAL****Data source no 3**

Creating innovation/new ideas. <b>Did they come up with new ideas over period</b>	4	4		
Focus on competitiveness. <b>Over this period</b>	4	4		
Creating organisational flexibility. <b>Over this period</b>	4	4		
Ensuring workforce diversity. <b>Over this period</b>	3.5	3.5		
Delivery adequate training and development provision	4	4		
Maintaining good industrial relations	4	4		
Managing change	4	4		

**Employer survey - part 1**  
**COMPANY C**                      **March 2010**

**CONFIDENTIAL**

**Data source no 3**

	November 2009 Comment
Annual appraisal	
Formal feedback on job performance from	
Formal feedback on job performance from	
Circulating information on	
Providing all employees with a	
Staff association(s)	
Internal staff surveys	
Staff suggestion schemes	
Performance pay for <i>some</i>	
Performance pay for all	
Profit-sharing for	
Profit-sharing for all employees	
Share options for	
Share options for all employees	
Self-managed or self-directed	
Cross-functional teams	
<del>Provision of sales/customer</del>	
Flexible job descriptions	
Flexible working, e.g. hours, locations, job share etc	

## Employer survey - part 1

COMPANY C

March 2010

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Data source no 3

Job rotation <b>Prompt e.g.</b>	
Family friendly policies	
Non-pay benefits, e.g. free meals, gifts or health packages	
Benefits covering spouse or family members <b>Prompt</b>	
Mentoring <b>Individual mentoring of high achievers/low performers</b>	
Quality circles/total quality management	
QA Assurance, e.g. ISO9000	
ICM Quality in Credit	
Review of vacancies in relation to business strategy	
Formal assessment tools for recruitment, e.g. competencies	
Annual review of employees'	
Training to perform multiple	
Continuous skills development programmes <b>Formalised</b>	
Structured induction training	
Work (re)design for improved	
Workforce diversity for	

**Please name any other initiatives**

3. How would you rate the effectiveness of your credit department in the following areas?

**realisation that business investing in people and paying for qualifications improves staff**

**Comments**

Meeting business/organsational goals.	March 2010 July 2010
Ensuring job satisfaction among staff	March 2010 July 2010
Motivating staff. Any special initiatives during this period	March 2010 July 2010
Staff commitment. Any groups made a special effort	March 2010 July 2010
Providing job security. Any redundancies?	March 2010 July 2010
Ensuring work-life balance. Anybody working over hours	March 2010 July 2010
Providing quality leadership.	March 2010 July 2010
Providing career opportunities.	March 2010 July 2010
Ensuring effective communication. How?	March 2010 July 2010
Ensuring effective teamwork.	March 2010 July 2010
Creating support for staff. e.g. support personally or in work	March 2010 July 2010
Creating employee involvement. Over this period -	March 2010 July 2010
Minimising employee stress. During this period - managed	March 2010 July 2010

**Employer survey - part 1****CONFIDENTIAL****Data source no 3****COMPANY C****March 2010**

Creating innovation/new ideas. Did they come up with new	<b>March 2010    July 2010</b>
Focus on competitiveness. Over this period	<b>March 2010    July 2010</b>
Creating organisational flexibility. Over this period	<b>March 2010    July 2010</b>
Ensuring workforce diversity. Over this period	<b>March 2010    July 2010</b>
Delivery adequate training and development provision	<b>March 2010    July 2010</b>
Maintaining good industrial relations	<b>March 2010    July 2010</b>
Managing change	<b>March 2010    July 2010</b>

**PART 3 Training and qualifications**

**Q5 Training provided for credit employees**

Summary of amount of training	1/7/09 - 31/10/09	1/11/09 - 28/2/10	1/3/10 - 30/6/10	TOTAL 2009-10	1/7/10- 31/10/10	1/3/10 - 30/6/11	TOTAL 2010 - 11
Number of employees (duplication where employees involved in evening class)	29	47		76			
Total hours training for period	0	1192		1192			
Average hours per employee during period	0	25		25			
Number of courses/training events run during period	0	6		6			



<b>CONFIDENTIAL</b>		Data source ref:	4.1.2
Type	Transcript of structured telephone interview	Company	D
Date	Recorded on 31.3.10	Interviewer	DT
<b>Background</b> This is second of two structured interviews with Company D (31.1.10 & 1.10.10) in relation to the employer survey.			IS

- 1 DT How many have you actually got on the ICM program at the moment?
- 2 IS There are 29.
- 3 DT 29, and generally, looking over this period, have you noticed as a result of the
- 4 impact of the credit crunch, any difference in the type and quality of training that
- 5 you're doing?
- 6 IS No, not particularly, I don't think so.
- 7 DT If we just think about the qualifications themselves I know you're actually
- 8 working towards the qualifications. I'll probably expect I know the answer to this.
- 9 But, as an employer, to what extent do you rate the following features in a
- 10 qualification? So, first of all, the score between one and five, so one is a little
- 11 importance and five is of great value. So the first feature is flexibility. . .
- 12 IS Five.
- 13 DT Choice of a wide range of relevant units.
- 14 IS Four.
- 15 DT Specialist units that relate the credit management roles.
- 16 IS Five.

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- 17 DT the option to develop bespoke units.
- 18 IS five.
- 19 DT opportunity for company training to lead to an accredited award.
- 20 IS five.
- 21 DT options for assignments rather than exams for some units.
- 22 IS three.
- 23 DT option for an online test rather than a written exam.
- 24 IS three.
- 25 DT option to include credit from other qualifications.
- 26 IS five.
- 27 DT a variety of ways to study.
- 28 IS five.
- 29 DT the award of level two and level three passes for every unit.
- 30 IS four.
- 31 DT option to include up to fifteen credits from the level below in a diploma.
- 32 IS four.
- 33 DT no limit to the time for completion of a diploma.

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34 IS I don't agree with that, I think there should be a limit. I think two.

35 DT opportunities to progress to degree level.

36 IS five.

37 DT right, ok.

38 IS is that what you were expecting?

39 DT well, its very similar to last time ".....", you're very consistent in your  
40 responses.

41 IS am I really?

42 DT yes, it's very interesting because some people aren't, which must mean you have a  
43 very clear idea of how things should be.

44 IS not surprising then?

45 DT generally what importance do you place on people working in credit management  
46 actually gaining a relevant qualification?

47 IS four.

48 DT four, ok. What reasons do encourage people to take a qualification in credit  
49 management? If I give you some factors - First of all, to improve their knowledge. Out  
50 of five, what score would you give that?

51 IS four.

52 DT what about to develop skills?

53 IS five.

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54 DT to raise performance.

55 IS five, yes five.

56 DT to motivate.

57 IS four.

58 DT to give job satisfaction.

59 IS five.

60 DT to encourage progression.

61 IS five.

62 DT ok, now, I've just got a couple of additional questions related to that, if I can find  
63 them....

64 To benchmark knowledge and skills.

65 IS four.

66 DT to reward knowledge and skills. And also good performance.

67 IS four.

68 DT to give recognition in company training.

69 IS five.

70 DT to raise the status of credit management, internally and externally.

71 IS five.

72 DT to give recognition to skills and knowledge generally.

73 IS four.

74 DT the next question is about, from your experience of the staff that have been taking  
75 the qualification and working their way through and I guess with you, you've got the  
76 ones that have gone through the degree and things like that.

77 To what extent do you believe that they have gained the following?

78 So first off, new knowledge and skills, which they've used to enhance their work.

79 IS five.

80 DT an improved general understanding of the business environment they work in.

81 IS five.

82 DT an improved capability to communicate in a business environment.

83 IS five.

84 DT increased confidence.

85 IS yes, five, four – four.

86 DT increased motivation towards work?

87 IS five.

88 DT raised interest in gaining further qualifications.

89 IS four.

90 DT a higher status at work.

91 IS four.

92 DT a better chance of promotion.

93 IS four.

94 DT and have you got any sort of evidence that proves, backs those scores up, is there  
95 anything that you've sort of observed or collected that reinforces that?

96 IS only from the evidence that we've collected from when we've been putting  
97 together the Level 5 program on education (INAUDIBLE SECTION). But I can't  
98 divulge that, its personal information.

99 DT but generally it sounds as if they're really positive and they've has a real benefit  
100 and found benefit themselves.

101 IS definitely, absolutely.

102 DT now the next one is looking again at the company itself and I kept loads of  
103 information from you last time which basically show that you've got in place all sorts of  
104 things you'd expect from a high performance working environment. And during the last  
105 period if you look at the period from March to sort of July time which is the main focus  
106 we have, if you score from one to five.  
107 To what extent do you feel that your credit teams met business and organizational  
108 goals?

109 IS four.

110 DT this is the credit team again – ensure job satisfaction within the staff.

111 IS four.

112 DT motivated the staff.

113 IS four.

114 DT gained staff commitment.

115 IS four.

116 DT and has there been anything special in that period that sort of encouraged positive  
117 responses?

118 IS we have a social network and that we have a generally happy working  
119 environment, a happy place to be and people want to go there you know. We do a lot of  
120 that sort of thing.

121 DT the other question is about providing job security, its been a really tough time  
122 hasn't it?

123 IS there isn't much of that at the moment.

124 DT I think that last time we scored a two on that, is that about the same?

125 IS I'd say the same.

126 DT ensuring life/work balance.

127 IS I think we're pretty good at that. I'd say a three.

128 DT providing quality leadership.

129 IS five.

130 DT providing career opportunities.

131 IS five.

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132 DT ensuring effective communication.

133 IS we do that. Five.

134 DT what sort of things do you do to try and achieve that?

135 IS we actually have (INAUDIBLE SECTION). We're very good at that kind of  
136 thing.

137 DT what about ensuring effective teamwork? I probably know the answer to that one  
138 as well.

139 IS five.

140 DT creating support for the staff.

141 IS I'd say a four.

142 DT and also creating employee involvement.

143 IS I'd say four.

144 DT minimizing employee stress.

145 IS four.

146 DT creating innovation and new ideas.

147 IS definitely five.

148 DT focusing on competitiveness.

149 IS four.



150 DT creating organizational flexibility.

151 IS four. I'm finding it difficult to think now.

152 DT I know, its Friday afternoon, not the best of times to do this.

153 Ensuring workforce diversity.

154 IS five.

155 DT yes, you've got the United Nations there haven't you?

156 IS I think we do, yes.

157 DT delivering of adequate training and development provision.

158 IS five.

159 DT maintaining good industrial relations.

160 IS five.

161 DT and managing change.

162 IS five.

163 DT brilliant, lovely, ok, thank you for that IS.

164 Very very similar to last time. Virtually exactly. Its absolutely amazing.

165 IS really?

166 DT yes, very similar.

167 One of the things I'd wondered actually was, I'm obviously getting the perspective of

168 HR people in training and things. Would it be possible for you to circulate just four of

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169 those questions to your more operational people to see if they come back with a similar  
170 sort of response?

171 IS yes, how many would you like DT?

172 DT just four.

173 IS if you email them to me I can do that.

174 DT that'd be wonderful. Because it would be quite interesting to see if they have the  
175 same strength of opinion about training and qualifications and things like that?

176 IS you want people's names to them or do you want them...or you don't mind if its  
177 done blind or.....?

178 DT it doesn't matter, but I'll put it to some straight through back to me. I just need to  
179 make sure I don't double count anybody. I'm not going to put anyone's name on when I  
180 compile the results. And I'm not even, with all these results, I'm not going to divide  
181 them up by company, its just going to be generally over, so over various companies,  
182 what proportion who came from an HR training background, compared to the  
183 operational type. It would also be interesting if your learners could complete something  
184 similar. Do you think they'd be up for that?

185 IS yes, I think so. I think we'd have to sort out which questions we gave them but....

186 DT I could show it to you and see what you thought?

187 IS yes, why don't you email it over and we'll talk next week?

188 DT yes, that would be lovely, brilliant. Alright then, I'll do that.

189 IS ok, thanks DT.

190 DT ok, well have a lovely weekend.

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191 IS you too.

192 DT thank you very much for your time.

193 IS speak to you next week.

194 DT yes, thanks a lot. Bye.

195 IS bye.

# 10. What importance do you place on employees working in credit management

Score 1 - 5. (Score 1 for 'little importance' to 5 for 'great importance')

## Main respondents

	2009	2010	2010	2009/10	Job titles
	November	March	July	Average	
<b>Company A</b>	4.0	4.5	5.0	4.5	Billings, Collections, Communications and Engagement Manager (Training manager)
<b>Company B</b>	N/R	4.0	4.0	4.0	Senior Support Manager and Seion Collections Support Manager (Training managers)
<b>Company C</b>	3.0	3.0	N/R	3.0	Corporate Collections Operations Manager (Operations manager)
<b>Company D</b>	N/R	4.0	5.0	5.0	Senior Project Consultant (Training manager)

N/R = no response

## Operations managers

	Company A October 2010								Company B Sept/Oct 2010		
Manager	1	2	3	4	5	6	7	Average	1	2	Average
<b>Score</b>	4	4	5	5	4	5	5	4.6	4	5	4.5
<b>Job titles</b>	Billings and collections manager	N/R	Billing manager	Senior business support manager - process	Business credit management manager	UK corporate and government billing manager	Debt management manager		Call centre operations manager	Collections operations manager	

<b>CONFIDENTIAL</b>		Data source ref:	4.1.2
Type	Transcript of semi-structured telephone interview	Company	A
Date	Recorded on 5.1.11	Interviewer	DT
<b>Background</b> First of 3 semi-structured interviews. This one follow 3 structured interviews with Company A (15.12.09, 18.3.10 & 19.9.10) in relation to the employer survey.		Interviewee	YM

Recording (data ref. 4.1.2) misses first 20 minutes of the interview.

The interview frame and reflection (data ref. 4.1.3) summarise the points made during the first 20 minutes.

- 1 DT And its quite interesting you, it seems as if people are thinking of qualifications
- 2 still in the sense of being quite large areas of study, you know leading to a proper
- 3 diploma or something like that rather than a small little bit size sort of credit that they
- 4 might gain. Have I interpreted what you've said correctly?
  
- 5 YM Yes, I think it's from our point more about appropriate level of learning
- 6 obviously that somebody needs to do in their job. I think some people just sit at their
- 7 desk and do what they're asked to do. If they're asked to go on the course they would
- 8 just go on the course. They just put in. perhaps the minimum amount of effort. Others
- 9 will say you know, that course has really helped me do my job and they either get more
- 10 confidence or the change how they do that job. And then others will change how they
- 11 do their job and then think, well I really enjoyed that, I'll go on and do some more
- 12 study. Either for study's sake or because they want to advance their career, or they like
- 13 learning and there's probably lots and lots of reasons why people do it. We've never
- 14 really asked people, we've never really carried out a survey to say why are you doing
- 15 this? Is it because you've been told to do it? Is it because it's going to enhance your
- 16 career?
  
- 17 DT It's interesting that neither the training managers nor the operations managers
- 18 were particularly concerned about benchmarking knowledge and skills, it was rated
- 19 relatively low, YM, compared to the other areas.

20 YM A lot of people I would imagine across all of the companies probably, we don't  
21 look outside very much. So if they understand that to work in this industry you need the  
22 award that would be more important for them or if they were in a company where they  
23 didn't tend to move around a lot or if they were very secure they might not worry about  
24 it. If they were in a company where they felt job security was less secure or they tended  
25 to move around a bit, they might want that qualification. Actually, I've been talking to  
26 someone, the chap that cuts my hair, a barber, his wife works for a husband and wife  
27 business as a credit manager basically, and they're divorcing and she's going to work  
28 for the wife. But he said to me, "oh you work in credit management, what's the name of  
29 that organization that does the training and the qualifications because my wife is  
30 particularly interested now because she gets on well with both partners, she's very  
31 concerned about what's going to happen". And she's been working in this industry for a  
32 while, this role for quite a few years, and it would be quite good to have a qualification  
33 if she ever wanted to move. In her life there has been a bit of disruption caused by other  
34 people's issues. Although she was offered positions by both parties, which is good  
35 because she has still got a job, there's been no break in service really. This has made her  
36 think - actually, this is a profession. I think he went home and was like, you know I've  
37 been chatting to this guy, I cut his hair, works in the industry, so they've got someone  
38 that...some people would even know about benchmarking, it wouldn't cross their mind  
39 about benchmarking but if someone is thinking outside of their job in terms of the  
40 industry, you know I might want to move, do other companies have this type of role, or  
41 they're looking at job adverts, they might become more interested in them.

42 DT I guess as well, looking at it from the company's point of view, why, the  
43 government, all those years ago in the 1980s introduced NVQs was to establish  
44 standards, certain standards to help certain organizations and people achieve those  
45 certain standards. And I guess that's what they would regard benchmarking as being  
46 important. But it doesn't seem a particularly important aspect of the qualifications to  
47 yourselves. It seems more a case of motivating people, have it interpreted that correctly?

48 YM Yes, benchmarking would tend to be looking at your competitors in an industry  
49 or in a function and looking at how they do a whole range of things. And I can't  
50 remember seeing anything about staff training in any benchmarking report I've seen. So

51 it may not be something that's picked up, more numeric type data, more the type of  
52 reports that I look at. And I think what we've tried to do that we've had is look outside  
53 and that's one of the benefits of the ICM, to find what are Shell doing what are Centric,  
54 British Gas doing?

55 DT So you're not particularly encouraging people to do the qualifications, but you  
56 feel they have particular skills gaps; it's more a case of trying to motivate them, inspire  
57 them in the role.

58 YM It's to motivate, but it is also knowledge gaps really and building their  
59 confidence as well. And also it gives an indication of their potential or where they see  
60 themselves going. If I go on a course and I come back like, "oh, the course was great,  
61 we had tea and biscuits on the course and blah, blah, blah" is one thing but if you come  
62 back from the course and be like, "actually I really enjoyed that, there's another course  
63 which fits with this one and it fits really well together, and if I go on that I will be able  
64 to do this" or if you come back from that course like, "that was great actually I've made  
65 tow changes to our processes, I've written a briefing for the team on how to do this  
66 particular thing differently, or I want to design some posters for the office or whatever,  
67 you can see the difference between the two individuals.

68 DT So it's encouraging progression and involvement and motivation and, yes. Now  
69 moving on slightly more to think more about the actual design of ICM qualifications;  
70 what were your first thoughts about the way they're set up and designed?

71 YM I think the problem we had at the beginning was with the lack of members that  
72 we had. I'm thinking of the two people we had, left the organization-----we didn't really  
73 know what the levels equated to. And terms of looking at the roles that the individuals  
74 had, what should they be doing? Should they just, should they be doing the one day  
75 seminar, should they be doing the introduction paper? Should they be doing the whole  
76 thing? Do they really need to go to the diploma level, foundation degree? It's trying, we  
77 didn't have that insight on the qualifications and what the equated to. And we didn't  
78 really have a clear understanding of how they fitted into NVQs, BTECs and A levels  
79 and everything else. So the latter we found out pretty quickly but because we hadn't had  
80 anyone in the organization I don't think go through the academic route, there was no

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81 one to talk to about what is the appropriate route so we just sort of did a paper exercise  
82 and looking at the website and literature and talking with you in terms of where we  
83 think and where we had those meetings, sat down...this type of role probably needs  
84 this. And then we used that to determine what we would offer. I think at the beginning it  
85 was more like an open offer and we had a few individuals dotted around the place that  
86 wanted to study. Then we moved to this more site based approach, where we said to the  
87 site manager we can offer you one day seminars, we can offer you further education  
88 courses, you know, who are your best people, what do you want to do? It's really your  
89 responsibility to drive it.

90 DT What do you think people think about the small sized, bite size type of units as  
91 opposed to the bigger units that we used to have?

92 YM I don't know, we don't really get feedback on that.

93 DT No - and what about the award of credit? Do you think that's important for  
94 people or not particularly so?

95 YM For each individual seminar or unit? I think it gives them an idea of progress.

96 DT If we look at the second table which is the table seventeen, that lists down all the  
97 different features of a qualification. It's interesting that a variety of ways to study as  
98 being really high with both the training managers and the operations managers. Why do  
99 you think it was rated so high particularly?

100 YM I think it's because the operational managers and also the training managers sort  
101 of have a common interest in encouraging a greater number of people to study. And for  
102 that you need to have different and flexible ways to study. If the only way to study was  
103 in a local college and you were in a part of the country that doesn't have one of the  
104 courses that would count you out straight away. And by having distance learning, that  
105 helps from a logistic point of view. If someone is time poor or going back to learning or  
106 something like that, signing up for a two year course would be too daunting. So to sign  
107 up for a three month course or a one day seminar and gain some sort of accreditation for  
108 that, eases them into it.



109 DT And specialist units as well rated really highly as well; specialist units which  
110 related to credit.

111 YM What would you mean by specialist units?

112 DT It asked what features would you value in a qualification, and people rated really  
113 highly the fact that you've got specialist credit management units within there as  
114 opposed to more general units in management or customer service.

115 YM Yes, well I think two things. One is, it relates directly to their job, so they  
116 probably see themselves as collections or credit management people and also there are a  
117 lot of providers for things like management and customer service qualifications and lots  
118 of companies run those programmes internally themselves. What they don't run are  
119 internal credit management or collections courses.

120 DT And it also said that it's important, people thought that it was important that  
121 company training led to an accredited award. Is that sort of based on similar things that  
122 you've said before?

123 YM Well I think it's for the company and the individual, I think, changes in  
124 governments, changes in policy on life-long learning and skills initiatives and I now our  
125 own chairman is very keen on apprenticeships and we've had a big program last year on  
126 customer service apprenticeships. And so from a company point of view, businesses are  
127 keen on seeing something that has a standard linked to it so they know what they're  
128 getting really, in terms of, I'm going to put fifty people through a program, what do  
129 they actually come out with at the end and what sort of standard is it, what level is it?  
130 What is it equivalent to? Companies want to know that because that gives them a  
131 comfort factor, it terms that its and accredited course, it has value and merit. And then  
132 for the individuals, I think once we start along the road of apprenticeships and credit  
133 work they're then looking to see what other things they're doing in terms of courses, in  
134 terms of, "well that doesn't give me any credit and so it can't be as important as  
135 something that does give me some credit".

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136 DT Yes, and the operational managers in particular seem to favour flexibility. Why  
137 do you think that's the case?

138 YM Well I think they probably have to manage their resources and in terms of, I think  
139 credit management is quite linked in to financial reporting and in cash flows and in debt  
140 and.... A lot of people in the industry will be on a course to a credit management centre,  
141 an environment where they need to talk to customers and correspond with customers  
142 and so having flexibility in terms of both the length of courses and when it can be done,  
143 in the working day or in the evening, on site or off site, the more flexibility the  
144 operational managers have, the happier they are really because they can plan things  
145 round it. I think what they don't like is, "we're going to be running a course on this day  
146 and by this day you need to have done X and by this day you need to have done Y.  
147 because if the business or customers need something to happen or there's other  
148 priorities, something's got to give. It might be that the study just breaks. And if the  
149 individual or the manager says we can no longer run this program or I can no longer  
150 participate or I need to have a learning break. Whereas the more flexibility we have,  
151 things change, we're getting to the end of a month or the end of a quarter or for some  
152 reason there's a lot of activity, it's rather like the open....it can flex, it doesn't break,  
153 neither the business, nor the individual or the management feel the need to stop doing  
154 this, you know, it's one thing or the other. So you know I am actually paid to collect the  
155 cash and get the debt down, I need to do the other thing first and put the other thing on  
156 the back burner.

157 DT Up until the really 2008-2009 we didn't have much choice in our qualifications,  
158 now of course there is a whole range. To what extent do you think the change to the  
159 more flexible style has influenced more people to engage in a qualification?

160 YM I'm not sure it's had a huge effect yet because some -----a lot of people started  
161 before the changes started to happen, they're still in the mindset where they think they  
162 need to complete the four papers and they probably need to do an evening class and do  
163 that. There's all this thing about getting someone to do something differently, so I don't  
164 need to do them all, it would be better to do advanced collections or negotiation skills  
165 and influencing skills piece but I'm that treadmill almost of going to evening classes,  
166 going to college or onsite, so that's what I'm going to carry on doing. We haven't done

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167 any accreditations through the one or two day seminars just yet and really that's my  
168 next challenge, try and get that moving.

169 DT It's funny - I was just coming onto it. What had been the challenges?

170 YM That is one of the challenges, to do things differently. Even though we've spent  
171 a lot of time explaining ICM awards and memberships and we've had events and calls  
172 and we must have several hundred members now, we still get very basic enquiries now  
173 about what's in the courses, what sort of content, how long do they last? - And this, that  
174 and the other. That's really what I want to use the coaches for, so they would become  
175 the focal point for their organizations.

176 DT Any other challenges that you found generally trying to implement some sort of  
177 qualifications program for credit managers?

178 YM I suppose one thing is that it voluntary and it's not a required element of the job  
179 to have the qualifications. In a way if you're trying to change things, if you say to  
180 someone, you need to do this and there is no choice, you can put measures in place if  
181 they are compliant. This isn't like that. We want to train, invest in you to improve our  
182 business results and also reward and recognize your knowledge and skills and we'd like  
183 you to do this. And then its more like and offer and they accept the offer and say yes,  
184 I'll do that and then you move on from there. So its not you must do this and if you  
185 don't do it you get a black mark.

186 You get better results doing it this way because you get people that really want to buy in  
187 and really want to do it especially what really helps in this technique is the second  
188 round, so some of our offices we have a group of people going through say different  
189 classes and then what we then find then we get the manager coming back saying "well  
190 actually I've got another ten people, another eight people that want to do it and second  
191 time around they've got people coming to them and saying actually we want to do that  
192 as well. Or the guys that went round in the first round where originally we thought they  
193 would only do the introduction paper say, well I actually want to do business  
194 experience, environment now - or what's happening about the accreditation for the  
195 seminars, so it generates more interest. And that all leads back into our culture change

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196 thing because its really about people developing themselves, investing in themselves  
197 and working collaboratively and so the study and the introducing of the coaches is all  
198 designed to help with that.

199 DT And so this takes time. . .

200 YM Yes, any change takes time but as the percentage of people with an ICM award  
201 or who are studying goes up, the real trick is to actually keep that going, sort of keep  
202 them on the boil really, rather than just say, you went through a three month course or a  
203 three month training process and got an award and leave it like that. You sort of want  
204 them to come back in month four or week sixteen and say right now I'm going to put  
205 this into action, do thing differently, I'm going to sort of be almost a different person.

206 DT And had there been anything that has supported you in actually putting this into  
207 place have you found?

208 YM Well, there's senior management support, very important in having a stake  
209 holder that supports it and gives air time to it in teaching the message and saying what's  
210 expected and why we're doing it and what the benefits are for the individuals and the  
211 organization, and keeps those messages coming out on a regular basis. It wouldn't be  
212 any good for a CEO or director, or an office manager to say, you know I want you to go  
213 through this program, the individuals go through it and that's the end of it and its not  
214 commented on or their not recognized. It could then devalue the whole thing really.  
215 You're got to keep it in the spotlight really so having a good stake holder is a really  
216 important thing, and that really helps. I think that's really the key thing.

217 DT And moving on now, looking at the impact of the qualifications. Are you  
218 generally pleased with the progress or have there been any disappointments? What are  
219 the main wins?

220 YM I think main wins are seen in a small organization. In a big organization it's very  
221 difficult to know everyone and know what their aspirations and hopes are, you know,  
222 what they're capable of. It's quite an eye opener for some managers to say, say a team  
223 member who they may not know that much about, suddenly very easily passing an

224 exam and passing another one and going onto higher level study and getting more  
225 engaged. It helps raise that individual's profile, so that's good for the individual apart  
226 from all the self-motivation, motivating stuff. I think it can sometimes cause a bit of a  
227 headache if someone then wanted to do something different or move to a different role  
228 because it can spark conversations along that line which are good really. But some  
229 managers might be surprised if now their moving into a finance role or what the  
230 opportunities are for promotion, or to go to a specialist role. That's all good positive  
231 stuff really - sometimes there is some failing in managers that don't give this all the  
232 forceful support for their people because if you get that issue, I'm studying for an award  
233 and I've a very demanding role, there's a big piece coming up, I feel that both the  
234 individual and the manager need to work together to help them through that piece and  
235 carry on studying and it doesn't impact on their study and then occasionally there are  
236 one or two instances where that might not always happen. It's really about the managers  
237 and the individual ad their own development and the managers also being aware of  
238 what's going on and helping out.

239 I think the big wins are you know, that we've had people coming back saying you kow,  
240 I've only been to two classes, there's something the lecturer mentioned or DT  
241 mentioned, blah de blah, that's a great thing, we can do that. There's a couple of people  
242 who've even come back and said, well something was mentioned and I thought in my  
243 job I can do that so I've told all my team to do it. Or it would be, I didn't realize we  
244 could say X, Y, Z, and now we're going to say X, Y, Z to our customers or I'm going to  
245 change performer or when I'm assessing my people on how good they are at their job,  
246 there's going to be another thing that I look at. Because it's sort of opened up their eyes  
247 - it's all about developing our people as well as developing our processes and  
248 procedures, looking at best practice across the whole piece.

249 DT And it's interesting if we look at the last table - both the operations managers  
250 and the training managers responded positively about the impact on confidence and the  
251 ability to communicate and the new knowledge and skills that people put into the work  
252 place. There is people though, less positive about things like a better chance of pay  
253 increase or...

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254 YM For our team, if they achieve a professional qualification, we can take that into  
255 account in terms of their pay, so it would have a direct impact on their pay. And for  
256 managers that can be taken into account as well.

257 DT There is this thing; both training managers and generally operations managers  
258 felt that it didn't necessarily give a higher status at work, people that had gained  
259 qualifications. Looking on table seventeen . . .

260 YM We're trying to work on that, because I do the comms. role----I can give more  
261 air time--- to individuals, so if "....." has not done any studying, so this year, if  
262 we're doing the same job, and "....." has achieved an AICM, I could then ring you  
263 up first of all and say, you know on our database as being an ICM member, please put  
264 that they've got an ICM award. But also things like, all hands calls where your team  
265 manager or your manager has called, we can mention that. We can call you out and say,  
266 "....." won an award. "....." was awarded an AICM. And we can put something  
267 into my electric newsletter that goes out to say you've got the award. If there are things,  
268 such events, like there's credit event in Scotland, we wouldn't normally send someone  
269 to something like that in Scotland, but it might be that we've got somebody that's  
270 studying for a diploma or has done very well in exams; we might say that that person  
271 can go. Or if you call and say is there someone who can come and look at the workshop  
272 or qualifications or whatever, I would send someone who is studying for the diploma or  
273 one of our coaches. So they would get the recognition, through literal recognition in  
274 communications in their course or the recognition to be able to events and things.  
275 The credit today magazine came in the post this morning. There's obviously the  
276 Scottish event and then there's the event they have down in London. And I've seen their  
277 advert; they say that a collections manager attended. But then if individuals come to me  
278 and say, can I go to that event, apart from not wanting everybody in the organization to  
279 go. I would say if someone was studying and doing very well, they are more likely to  
280 get it than someone who has not been studying.

281 DT And lastly then, what do you think the role of qualifications will be in five years  
282 time if we look forward? How do you see things going?

283 YM Standard - I think we'll get to the point where you'll have to have these  
284 qualifications to work in a management capacity in this organization. Either that or  
285 you'll have to join the program so rather like if you want to become an accountant you  
286 have to become ACCA or ICS or ICAW. We'd say if you wanted to work in a  
287 collections role or a manager role, you would need to have the qualification.

288 DT And do you see any future challenges ahead?

289 YM I suppose there is a slight problem with things like apprenticeships. I think the  
290 press have probably mentioned it before, it's the value of some of these programmes  
291 and awards. And I think as long as we can link these awards to improving business  
292 efficiency and productivity and improving customer service and also motivating the  
293 workforce within the industry, I think that would be ok. I think a big thing is the  
294 government as well in that if they decide to change the structure of NVQs and things  
295 that governments tend to change things in the education sphere quite regularly. You find  
296 people not knowing exactly where they stand. And any concern about change or  
297 uncertainty causes problems. And I suppose the economic environment could have an  
298 impact as well. Even if there is a big turnaround in the economy, I think a lot of people  
299 thought about credit management; it's raised its head in terms of the credit crunch and  
300 the economic environment. But if we go to a gross scenario, then more companies are  
301 likely to fail. More start-ups fail than companies that have been running for a year or  
302 two. So it might become even more important those days. So anywhere where there is  
303 change or uncertainty in the economy or the benefit of having credit and collections  
304 professionals in an organization or what they give to the company, or in the awards  
305 themselves and things like planning employment would all have an impact. Well some  
306 individuals that I've spoken to have said, that if I lost my job or left, I have a  
307 qualification where I think I'll be able to get another job in another organization.

308 DT Just to finish, my thesis is all about the link between qualifications, skills and  
309 performance. And do you believe that there is a link between them?

310 YM yes, because I think the....you sort of segment your student base and there are  
311 some people who's qualifications, who have got lots and lots of letters after their name  
312 and love studying and are always sure they've put it into practice and there's another

313 segment of people where it will really give them that knowledge, give them that  
314 confidence to improve their performance. If you sort of segment the market, you know  
315 you can say, person type A, putting them on the program, these people will be  
316 motivated and improve their performance. Group B will be motivated and improve their  
317 performance and they will change things. They won't just do their day job differently  
318 they will change the companies processes and procedures and do things completely  
319 differently. You know you might have a group because they're very de-motivated or  
320 they think they're in the wrong job or something, it won't really help them. But that's  
321 where the approach comes in, whether they feel they can volunteer or they're forced to  
322 do....if a company says to become a credit manager in our Frankfurt office or our  
323 Singapore office or something or in India, you need to have this qualification then for  
324 some people that's a barrier, you know, I don't want to study I won't go for that job.  
325 For other people, I want that job and I'm going to get that qualification to help me get it.

326 DT So its quite interesting. Putting up barriers can be motivational and de-  
327 motivational.

328 Well thanks very much, that was really, really helpful.



## Semi-structured interview

### QCF qualifications as a catalyst for performance: an investigation into the link between credit-based qualifications and skills

<b>CONFIDENTIAL</b>		Data source ref:	4.1.3
Type	1 <sup>st</sup> semi-structured interview	Company	A
Date	Recorded on 5.1.11 (9.30 – 10.30 am) from a pre-arranged telephone interview.	Interviewer	DT
<b>Background</b>  First semi-structured interview following collection of survey data on 15.12.09, 18.3.10 and 19.9.10.  Summary of survey results (see Tables 16, 17 and 18 at end) sent day before interview for reference during interview.		Interviewee	YM
<b>Other information</b> Recording failed for first 20 minutes of interview. Consequently conversation written up (below) immediately after the interview.			

<b>Introducing questions</b>	<b>Briefly please tell me a little about your background and experience.</b> How long have you worked for the company? How did you get into your current role?	
<b>Follow up question</b> (if necessary)	Could you say some more about . . . ?	
	Over 30 years working with Company A – initially in a sales office manager's role. Later in strategy team and communications connected to billings. Now manage communications and engagement	

<b>A Engagement</b>		
<b>Structuring question</b>	I'd like to start with thinking back to the time when you first got in touch with the ICM <b>silence</b> in early/middle of 2009 I think?	
<b>Introducing question</b>	Please tell me about the reasons for getting in touch with the ICM?	
	<b>YM answer</b> Previously focus had been around sales and customer service. Increasingly improvements in management of billings were seen as important as this was an area where previously there had been little attention. Only a few ICM members, mostly due to experience rather than qualification – a bit of a closed shop.  <b>DT probe:</b> What do you mean by a closed shop?	

	<p><b>YM answer</b></p> <p>YM thought there seemed to be a tendency for managers to question the need to have employees as ICM members if they were.</p> <p>Change in strategy – push to professionalisation of all billings people – now over a 100 in various qualification programmes – ICM/AAT/ACCA</p> <p>Seen a growth in confidence, increased motivation. Some who had never studied before have found that they enjoy studying and liked the idea of developing themselves. For example last year some people started on the AAT programme and 50% have now moved from studying nothing to going for qualifications at the highest level.</p> <p><b>DT reflection</b></p> <p>Strategic business decision to invest in qualifications generally to raise skills levels. This does not seem to be directly related to the QCF or what it offers. Unprompted referred to broader performance gains associated with study towards qualifications, such as a growth in confidence and increased motivation.</p> <p><b>Further questions</b></p> <p>The company also awarded NVQ in customer service during this time. Did they equally value this qualification? Is the type of qualification important and the skills it develops or is it merely the fact that employees are engaged in an additional activity connected to work and this raises interest and motivation regarding work?</p>	
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<b>Follow up question</b> (if necessary)	<p>Could you say more about what attracted you to work with the ICM over other organisations?</p> <p>Which levels of employees were you targeting in particular?</p> <p>Manager/team leaders/credit controllers/billings advisers</p>	
	<p><b>YM comments</b></p> <p>ICM is the professional body for credit managers and an Ofqual accredited awarding body.</p> <p><b>DT probe:</b> Was it important that the ICM was a professional body rather than just an awarding body?</p> <p><b>YM comments</b></p> <p>Both important. ICM is well recognised in the area of credit management and therefore strategic value in being associated with the ICM. Also an <b>Ofqual accredited</b> awarding body. It's a <b>one-stop-shop</b>. Has high quality trainers and expertise in the area of credit management</p> <p>Company gets approached by lots of different training providers but wants an organisation which is reputable; <b>Ofqual accredited</b></p>	

	<p>and is a one-stop-shop for membership, training and qualifications. It makes it easier for a big company to organize the training if they can come to one place. Invoicing less complicated. Increasing demand for an offering which is credible and high quality – <b>Ofqual accredited.</b></p> <p>Tried other providers, e.g. colleges but disappointed – don't always have the quality of tuition – difficulties with invoicing and they are not as flexible. Still having problems with one college provider.</p> <p><b>DT reflection</b> YM values qualifications which are Ofqual accredited because they are well recognised as being 'reputable', 'credible' and therefore valuable. However, additionally values dealing with an organisation which can act as a 'one-stop-shop' which can provide tuition and award the qualification because this is easier for invoicing. Also YM appears to value working with a professional body which has expertise in a specific area and can act as a 'one-stop-shop' additionally for membership.</p> <p>The QCF allows for this arrangement if any conflicts of interest were managed, whereas the NQF restricted awarding bodies from offering training.</p> <p><b>Further questions</b> Explore further the additional value of professional bodies as 'communities of practice'.</p>	
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<b>Probing questions</b>	<p>Refer to Table 16 Support for qualification</p> <ul style="list-style-type: none"> <li>Both training managers (TMs) and operations managers (OMs) rated raising status of CM internally and externally most important – higher than improving knowledge, skills and importance. Why do you think this is?</li> </ul> <p><b>YM comments</b> Consistent message which is communicated across the business. Strategic decision made to raise people's awareness of the importance of credit management and debt recovery to the bottom line and the value of business for shareholders. Accentuated with the credit crunch.</p> <p><b>DT probing question</b> Giving recognition to in-company training also very important. Company does significant amount of in-company training – why do you choose this option rather than send everybody on external courses – is it just price and convenience?</p> <p><b>YM answer</b> Both. Many have travelled to work and then to go to college in the evening is daunting – it encourages more to be involved.</p>	
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	<p><b>DT prompt</b> What about the one day seminars? Is it important to have qualifications linked to these as well as the evening classes.</p> <p><b>YM answer</b> Not really got into this yet – that’s why we had the coach workshop. Although some on the workshop are now questioning whether we need to bother with the assignments now, thinking it would be easier just to encourage them to attend the evening classes.</p> <p><b>DT reflection</b> Again a strategic decision to raise the profile of credit management – accentuated by economic conditions associated with the credit crunch. No reference made to new opportunities provided by the QCF.</p> <p>No interest shown in gaining accreditation for company training – probably because all specialised training is outsourced, (Possibly this reaction from most SMEs which also do not have their own, formal specialised training). Associates company training accreditation with ICM or college run in-company courses</p>	
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<b>Probing questions</b>	<p>Refer to Table 16 Support for qualification</p> <ul style="list-style-type: none"> <li>• OMs seem less concerned about using quals to improve knowledge, skills and performance than TMs – more interested in giving recognition for skills and knowledge, motivating employees and giving greater job satisfaction. Why do you think this is?</li> <li>• To what extent do you think that this reflects satisfaction with current HR practices at maintaining and developing knowledge, skills and performance?</li> </ul>	
	<p><b>YM answer</b> ‘They are becoming increasingly aware of the importance of encouraging people to get professionally qualified’ – that it raises their motivation and increases skills. ‘They are noticing how it can change people and switch them on to their work’.</p> <p>There are benefits because senior managers are going through the programme as well as managers and team leaders. It is bringing the managers much closer to their staff because they are with them in class outside of work – able to offer support if they have any difficulties ‘their doors always open’. The impact is particularly great if people have worked in the industry for a long time, they’re on a change curve – they have to think about doing something different – academic study – will they pass at Level 2 or Level 3? what impact will it have on them? This is quite worrying and</p>	

	<p>therefore it's important to have the managers involved and that it's a voluntary thing.</p> <p><b>DT reflection</b> Evidence of cultural change not only in relation to learners but also operations managers as they observe improvements in performance.</p> <p>This demonstrates that success of a qualification programme depends on the commitment and support of line managers.</p>	
<b>Direct/ interpreting question</b>	So to clarify, people are more interested in the traditional evening classes rather than the short units linked to one day courses	
	<p><b>YM answer</b> Think it's because they are half way through the programme and therefore it is difficult to change. They are used to these qualifications – once they have started one unit it's easier to just sign up for another rather than do something different.</p> <p>From our point of view it's more about the most appropriate learning that people need to do in their job. Some advisers just do what they are asked to do, e.g. go on a course and put in a minimum amount of effort; others find that a course helps them do their job – they either change what they do or they have more confidence; others will change how they do their job and want to go on to do more studying, either for studying sake or to advance their career, or they like learning – not really asked employees.</p> <p><b>DT reflection</b> YM categorises employees according to the impact of any training initiative.</p>	
<b>Probing questions</b>	<p>Refer to Table 16 Support for qualification</p> <ul style="list-style-type: none"> <li>• Interesting that neither TMs or OMs were particularly concerned about benchmarking knowledge and skills <b>silence</b></li> <li>• Rewarding skills, knowledge and good performance</li> <li>• Progression</li> <li>• To what extent do you think that this reflects satisfaction with current HR practices at maintaining and developing knowledge, skills and performance?</li> </ul>	
	<p><b>YM answer</b> People don't look outside very much Depends they thought that needed the award to work in the industry or if they moved around a lot or they were in a job where they weren't very secure; they might think that they needed a qualification – cited an example of somebody who felt insecure and was looking to gain a qualification.</p>	

	<p><b>DT interpretation/clarification question</b> So you're not particularly encouraging people to do qualifications because they have particular skills gaps, it's more about motivating and inspiring them</p> <p><b>YM answer</b> It's the motivational aspect, but also it is about resolving knowledge gaps; building confidence; giving an indication of somebody's potential; encouraging progression, e.g. people going on courses enjoying it and identifying other courses they want to take; or going on a course, implemented a couple of changes in the workplace, done something differently, written a briefing for the team, designed posters for the office. There's a difference in the way individuals respond to training.</p> <p><b>DT interpretation</b> ... so its encouraging progression and motivation.</p> <p><b>YM answer yes</b></p> <p><b>DT reflection</b> YM doesn't recognise 'benchmarking' in the competency sense of the word in respect of training. Instead just knows about benchmarking the organisation against competitor companies and companies recognised as 'best of class' by the professional body through ICM Awards and 'Quality in Credit Management' professional standards e.g. Shell and BritishGasBusiness. YM thinks that's one of the benefits of the ICM – helps them look outside and get feedback on their operation.</p> <p>However, qualifications are used to address knowledge gaps and to bring wider individual and organisational benefits. This confirms data from quantitative survey.</p> <p><b>Further questions</b> Further questions regarding understanding and value of the term 'competency' would be useful; Also to what extent is it important to measure excellence? Feedback from YM in the quantitative survey stated that people didn't like the online exams because there was no award of 'merits' and 'distinction' only pass grades. People who gain motivation from qualifications like to know how well they've done.</p>	

<b>B Design</b>		
<b>Structuring question</b>	I'd like to move on now and think more about the design of ICM qualifications <b>silence</b>	
<b>Introducing question</b>	What were you first thoughts about ICM qualifications?	
	<p><b>YM answer</b>  Organisation didn't know what the levels equated to as regards job roles and so we did a paper exercise to determine the extent of training for each role, e.g. one day seminar, introductory credit management unit or full qualification/Foundation Degree. They didn't have an insight to the qualifications and what they equated to because they didn't have anybody who had gone through the academic route. They didn't understand how the qualifications linked to other qualifications such as BTECS and A Levels.</p> <p>They quickly resolved this following a paper exercise, looking at the website and talking to the ICM to determine what to offer for each role. Initially it was an open offer which resulted in a few individuals around the country who wanted to study – then moved to a site based approach where they discussed with site managers their options (one day seminars or FE courses), identified their best people for the programme and gave them the responsibility to drive it.</p> <p><b>DT reflection</b>  As qualifications adopt the QCF structure this may not be as problematic, however it does reflect the problem that employers have in understanding various qualification models.</p>	
<b>Follow up question</b> (if necessary)	What did you think about the way they were designed . . . ? Could you say more about what you liked and disliked?	
<b>Probing questions</b> (indirect)	What do people think about . . . ? <ul style="list-style-type: none"> <li>• Small bite-sized units</li> <li>• award of credit</li> </ul>	
	<p><b>YM answer</b>  YM hasn't had any feedback on opinions about small bite-sized units as opposed to larger units. Award of credit 'gives an idea of progress' (no further response made).</p> <p><b>DT reflection</b>  Small units and the award of credit are key elements of the QCF and yet YM seems ambivalent about the features. This obviously will help people equate different qualifications eventually, however, at face value, there seems little value in this feature for a specialist qualification for which there are no alternatives in this situation – however see later comments.</p> <p>Nevertheless, regardless of later comments the ICM qualification is</p>	



	<p>the qualification of choice for people working in credit whether it is on the NQF or QCF. Therefore this supports the view that for some smaller specialist qualifications or professional body qualifications there is little demand for them to move onto the QCF.</p> <p>Currently the argument to remain on the NQF is to protect the awarding body's copyright regarding the qualification content. However, a counter argument based on this feedback suggests that well established awarding bodies, especially if they are membership/professional bodies have little to fear if they have a good reputation and also deliver training because they add value to the qualification offering.</p> <p>The only organisations which might be tempted to move are those which run all their own programmes and they prefer to deal with one organisation.</p> <p><b>Further questions</b> To what extent are exam fees or membership fees an issue? What value do they place on links to a professional body?</p> <p>What factors most influenced decisions on choice of provider – is brand of an Institute or professional body important to them. Why?</p> <p>If another awarding offered assessments for say £10 less but without membership and other benefits of association with the professional body, would they be interested or do they value the link to the professional community?</p>	
<b>Probing questions</b>	<p>Refer to Table 17 Features valued in qualification</p> <ul style="list-style-type: none"> <li>• Variety of ways to study regarded as most important by TMs and OMs. Why do you think this was rated so highly?</li> <li>• Specialised units which relate to credit management?</li> <li>• Opportunity for training to lead to an accredited award?</li> <li>• OMs seem to favour 'flexibility' in particular – why do you think this was the case?</li> </ul>	
	<p><b>YM answer</b> TMs and OMs have a <b>common interest to encourage a greater number of people to study</b> and therefore you need different and flexible ways to study, e.g.</p> <ul style="list-style-type: none"> <li>• Distance learning needed where no local college</li> <li>• 2-year course too daunting if going back to learning after a long time and therefore one day seminar or 3-month course eases them into it.</li> </ul> <p>Specialist units relate more directly to their job - they see</p>	



	<p>themselves as collections/credit management people. Lots of companies run generic courses in management and customer services themselves – what they don't run are credit management courses.</p> <p><b>Companies</b> are interested in gaining accredited awards <b>due to government initiatives in lifelong learning and skills initiatives, apprenticeships</b> (Chairman keen on apprenticeships – recently started customer service apprenticeships). 'From a company point of view, <b>businesses are keener to link to something which has standards so that they know what they are getting</b>'. If I'm putting 50 people through a programme I want to know what <b>standard is it and what level, what it is equivalent to, companies want to know that because that gives them a comfort factor in terms that it's a properly accredited course, it has value and merit.</b></p> <p>For the individuals, once we start along the role of apprenticeship and they see credits at work, they look more critically at other courses which don't give them credit and don't judge them as important.</p> <p><b>DT reflection</b> This is a strong endorsement of a nationally accredited system for qualifications and the value of the QCF in raising transparency regarding qualification. The organisation places value on the acquisition of accredited qualifications – this has been emphasised several times and the quality assurance attached with this.</p> <p>YM believes that credit will encourage greater individual participation especially once they become more familiar with the credit – this is reinforced later on to support this point.</p> <p><b>YM answer</b> Operations managers favour flexibility because they have to manage their resources. Credit management is linked to financial reporting, cash flow . . . most people will be in a call centre environment where they have to talk to customers. Therefore you need flexibility on the length of courses, timing (in working day, evenings, onsite/offsite) – more flexibility OMs have the happier they are because they can plan things round it. What they don't like is to be told that a course is running on a certain day and they have to have carried out certain activities because if the business or customers require something to happen they have other priorities – something has got to give – it might be that the study just breaks and the individual says that we can no longer run this programme or participate or I need a learning break. Whereas the more flexibility which we have, if things change if we're getting towards the end of the month, the quarter or if for some reason there's a lot of activity – it can flex and not break – neither the business nor the</p>	
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	<p>management or individual feels that they have to stop doing this. It's not one thing or the other – I'm actually paid to collect the cash and get the debt down so that's what I'll do first and then I'll put the other thing on the back burner.</p> <p><b>DT reflection</b> YM reflects on the realities of operational management and culture and implies problems with course which might interrupt the pattern of work.</p> <p><b>Further questions</b> It would be useful to explore further if customer facing people struggled to complete their NVQ in customer service due to potential disruption from assessor visits.</p>	
<b>Direct/ interpreting question</b>	<p>Up until 2009, ICM quals didn't have much choice – just 4 Level 3 core units. To what extent did the change to QCF style qualifications influence peoples' engagement with qualifications?</p> <p>Just to clarify do you mean that the change to QCF style qualifications did effect your engagement with us?</p>	
	<p><b>YM answer</b> Not had a huge change yet because some people are still going through the old programme – because they started with this their mindset is still that they need to complete the 4 core business units and do an evening class. Although it may be better for them to do something different, maybe in their role they don't need to do the law, it would be better to do Advanced Collection Skills or Negotiation and Influencing, for example they're on that treadmill of doing the evening classes at college or onsite. We haven't done any units related to the one and two day courses as yet – that's my challenge to get that moving.</p> <p><b>DT reflection</b> This explains the pattern shown in unit achievement to date and is evidence of the time it takes for employers and learning providers to respond to any change.</p> <p><b>Further questions</b> How can I help with this – set up teleconference with coaches?</p>	

Supports and challenges to implementation of QCF qualifications		
<b>Structuring question</b>	I'd like to think more now about what challenges you've experienced in implementing the QCF programme <b>silence</b>	
<b>Introducing question</b>	What challenges have you experienced?	
	<p><b>YM answer</b>  Challenge is to do things differently. Even though spent a lot of time explaining ICM awards and membership – we've had you at events and on calls; we must have several hundred members now; we still get very basic enquiries about what's in the courses, the content, how long do they last. That's what they want to use the coaches for so that they become the focal point for their organisations.</p> <p><b>DT prompt</b>  What other challenges that you have found in trying to implement qualification programmes for credit management?</p> <p><b>YM response</b>  It's voluntary; it's not a required element of the job to have the qualification. In a way if you're trying to change things, if you say to someone you need to do this and there's no choice, you can put measures in place and see if they are compliant. This is not like that, <b>we are saying that we want to invest in you to improve our business result, and reward and recognise your knowledge and skills, and we would like you to do this.</b> It's more like an offer. . . You get <b>better results this way because you get people who really want to buy in and do it.</b> Where it really helps is in the second round where some of our people have been going through evening classes, we sometimes get the manager coming back saying they have another 8 or 10 people who want to do it. <b>Second time around they actually have people coming to them saying they want to do it as well . . . or people who in the first round who we thought would only want to do the introduction paper, have said that they want to do business environment now or ask about the accreditation through the seminars.</b> It engenders more interest which all leads back to our <b>culture change thing which is really about people developing themselves, investing in themselves, working collaboratively</b> and so the study and introducing the coaches is all designed to help that.</p> <p><b>DT interpretation question:</b> and so this takes time</p> <p><b>YM answer</b>  Yes – <b>any change takes time. As the percentage of people with an ICM award or studying goes up . . . the real trick is to keep that going, to keep them on the boil really,</b> rather than say you went through a 3-month training process and got an award and</p>	

	<p>leave it like that. You want them to come in on week 4 or week 16 to say that they are now going to put this into action and do things differently – I’m almost going to be a different person.</p> <p><b>DT probing question:</b> Has there been anything which has particularly supported you putting this into place?</p> <p><b>YM answer</b>          Senior management support is very important – the key thing – a stakeholder who supports it and gives air-time to it in communicating the message, saying what’s expected, what the benefits are for individuals and the organisation and keeps those messages coming out on a regular basis. It wouldn’t be any good for a CFO or office manager to encourage participation and then not commenting on this or recognizing it – it devalues the whole thing, you’ve got to keep it in the spotlight.</p> <p><b>DT reflection</b>          These comments place a context around the quantitative data – unit achievement has been relatively modest and all in the larger traditional units, however, this doesn’t mean that the smaller QCF units are not valued. Also, although learners have only completed one or two units, there is evidence of learners returning for further qualifications and new learners being attracted to the programme who had not been engaged before.</p> <p>YM describes the patience required with any change and the importance of keeping interest going. Also he <b>explains how they are using qualifications to support greater employee involvement and cultural change and the importance of senior management leading this.</b></p> <p>They are integrating the qualifications with other HR practices for example through:</p> <ul style="list-style-type: none"> <li>• Establishing coaches at each site to answer questions.</li> <li>• Giving site managers the responsibility of selecting participants and delivering on the professionalism programme.</li> <li>• Communicating success.</li> </ul> <p><b>Further questions</b>          What do you particularly like or dislike about the new design of the qualifications?</p>	

B Impact of qualifications		
Structuring question	<p>I'd like to think more now about the impact of qualifications</p> <p><b>silence</b></p> <p>Year on</p> <p>50% more people registered with ICM</p> <p>6 more Associates – with Level 3 Diploma</p> <p>32 more Affiliates who have completed at least one unit</p>	
Introducing question	Are you pleased with progress?	
Follow up question	<p>What have been the main wins . . . ?</p> <p>Disappointments?</p>	
	<p><b>YM answer</b></p> <p>The main wins are <b>because it has fired some people up</b>. In a small organisation you might know everybody but a big organisation you might not <b>know their aspirations, hopes and what they are capable of</b>. It's an eye-opener for some managers to see a team member who they don't know much about suddenly very easily passing an exam, and another one and going onto a higher level of study and get more engaged. It helps <b>raise that individual's profile so that's good for the individual, apart from all the self motivating</b> stuff.</p> <p>It can sometimes cause a bit of a headache if someone then wants to do something different or move to a different role – it can spark conversations along that line which are good really. But some managers may be surprised if somebody says they want to move into a finance role, or the opportunity for promotion, or I want to go into a specialist role – but that's all good positive stuff really.</p> <p>Disappointments – sometimes there are failings in managers who don't give the full thought or support for their people. If you get that issue that I'm studying for an award and I'm in a very demanding role and there's a peak coming up; I feel both the manager and individual need to work together to help get through that peak so that they can carry on studying and it doesn't impact on their studying. Occasionally there are one or two instances when that doesn't always happen. So it's all about the individual owning their own development and the manager knowing what's going on and helping out.</p> <p>The big wins are that we've had people coming back and saying that they have only been to two classes – the lecturer/Debbie mentioned – and I think that's a <b>great thing which we could do</b>. There's a couple of people who have mentioned this – or they've told their team to do it. I didn't realize I could say X,Y,Z and now we are going to say X, 'I didn't realize I could say X,Y,Z and now we are going to say X,Y,Z to our customers' or 'I'm going to change a pro-forma'. When I'm assessing people as to how good</p>	

	<p>they are at their job, this is another thing I'm going to look at.' <b>It has opened up their eyes. It's all about developing people as well as developing our processes and procedures. Looking at best practice across the whole piste.</b></p> <p><b>DT reflection</b> Further good evidence above to support quantitative data on the positive impact of qualifications on performance.</p> <p>Interesting that weaknesses do not relate to the qualification, instead to the lack of interest and support of some managers of supporting learners. This appears to be the main barrier to the integration of qualifications, although the company seems to have overcome this by leadership at the top giving site managers the responsibility to drive the programme.</p>	
<b>Probing questions</b>	<p>Refer to Table 18 Impact of studying for qualifications</p> <p>Both TMs and OM's appear to seem to have noticed:</p> <ul style="list-style-type: none"> <li>• Improved ability to communicate</li> <li>• New knowledge and skills which have enhanced work performance to some extent (OM's quite positive)</li> <li>• Increased motivation and confidence</li> </ul> <p><b>However contrasting views about:</b> Likelihood of a pay increase <b>Less positive about:</b> Higher status at work Better chance of promotion</p>	
	<p><b>YM answer</b> For our team if they achieve a professional qualification, we would take that into account so it would have a direct impact on their pay.</p> <p><b>DT probe</b> Interesting that OM's and TMs both didn't feel that gaining qualifications necessarily gave a higher status at work.</p> <p><b>YM answer</b> We're trying to work on that – because I do the comms role and this professionalisation programme as well I can give more air time – I could give recognition by:</p> <ul style="list-style-type: none"> <li>• encouraging people on their directory to put that they are an ICM member and have an ICM award or AICM</li> <li>• Celebrating achievement at a staff event, in twice weekly newsletter.</li> <li>• Sending somebody who has done well in an exam, doing ICM Level 5 Diploma or a coach to represent the company at an awards or consultation event</li> </ul> <p><b>DT reflection</b></p>	

	<p>This is a more positive picture which paints a slightly different picture to the one shown in the quantitative data. I suggests that the organisation and business strategy does support qualifications.</p> <p>It does show potential links to reward and commitment bundles – pay and promotional benefits.</p> <p>Interestingly in most other areas there is a particularly strong commonality between the views of the OMs and YM which demonstrates how effective YM has been in his communication strategy.</p> <p>Measurement of return seems anecdotal; however, the main area of interest is to secure further employee involvement and commitment, in order to engender cultural change.</p> <p><b>Further questions</b> To clarify do you mean that the change to QCF style qualifications did effect your engagement with us? – doesn't seem to be the case, however, the features of the QCF seem to support the company's qualification strategy.</p>	
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Role of QCF qualifications in 5 years time for credit management		
<b>Structuring question</b>	Lastly I'd like to think about your thoughts about Role of QCF qualifications in 5 years time for credit management.	
	<p><b>YM answer</b> It'll be standard – we'll get to a situation where in this organisation you will have to have these qualifications to work in a management capacity in this organisation – or you have to join the programme – just as if you want to become an accountant you have to be ACCA/ICSCW/CIMA trained.</p> <p>If you want to work in a collections role/senior manager/site manager role, you need to have the qualification.</p> <p><b>DT reflection</b> This is a very positive response to qualifications. They have integrated the qualifications in a number of ways with other HR practices (see earlier comments)</p>	
<b>Introducing question</b>	What would you like to see?	
<b>Follow up question</b>	Is it important for people to complete full Diploma sized qualifications . . . ? Disappointments?	
<b>Probing questions</b>	What do you see as future challenges	



	<p><b>YM answer</b></p> <p>Slight problems with these apprenticeships – what is the value of some of these programmes and awards?</p> <p>As long as we can link the awards to improving business efficiency and productivity, improvements in customer service, and also motivating the workforce, that will be OK.</p> <p>A big thing is the government as well, if they decide to change the structure of NVQs and things. I think governments tend to change things in the education sphere quite regularly. You then find people not knowing exactly where they stand.</p> <p>Any concern about change or uncertainty causes problems.</p> <p>And I suppose the economic environment could have an impact as well. I think that many people believe that credit management has raised its head because of the credit crunch, but if we go to a growth scenario then more start ups fail than companies which have been running for a year or two so it might become even more important in a growth phase.</p> <p>So any situation where there is change or uncertainty in the economy, the benefit of have credit or collections professionals in an organisation and what they give to the company, or in the awards themselves . . . and things like unemployment will have an impact. Some individuals I have spoken to say that if they lost their job or left, I now have a qualification which will help me get a job in another organisation.</p> <p><b>DT reflection</b></p> <p>Interesting that the main problem YM attaches to the level of change and uncertainty driven by government. Demonstrates the importance of the ICM as an established awarding body not to make major changes to the programme in response to short-term government initiatives, unless they appear to benefit ICM stakeholders.</p> <p>Also the ICM should approach demands for apprenticeships very cautiously, especially because ICM courses are not reliant on government funding.</p>	
<b>Direct/ interpreting question</b>	Just to clarify do you mean that the change to QCF style qualifications did effect your engagement with us?	
	<p><b>DT interpretive question:</b> To finish my qualification is all about the qualifications, skills and performance. Do you think that there is a link between qualifications, skills and performance?</p> <p><b>YM answer</b></p> <p>Yes – you need to segment your data base;</p>	



	<ul style="list-style-type: none"> <li>• There are some people who are like qualification ‘hoovers’ who have lots of letters after their name and they love studying and I am not always sure that they put this into practice.</li> <li>• You’ll get another segment of people that it will really give them a fillip, and that knowledge gives them the confidence to improve their performance and do things</li> </ul> <p>And so you can segment people according to the impact of courses on performance, e.g.</p> <p>Group A – put on a course and they’ll improve their performance.</p> <p>Group B – put on a course and they’ll improve their performance and change things – not only do day job differently but change the company’s processes and procedures and do things completely differently</p> <p>Group C – because they are very demotivated or they’re in the wrong job, it won’t really help them. This is where the approach comes in – if they feel it’s something they can volunteer for or if they are forced to do.</p> <p>If a company says to become a credit manager in our Frankfurt or Singapore office or India you need to have this qualification then for some people that’s a barrier, they don’t want to study so they won’t go for that job, whereas for others people might want that job and try to get that qualification – help me get it!</p> <p><b>DT interpretation:</b> So it’s interesting that putting up barriers can be both motivating and demotivating.</p> <p><b>YM answer</b> Yes.</p> <p><b>DT reflection</b> This is an interesting approach to looking at the link between qualifications, skills and performance and could perhaps form the basis for a model in the thesis. It links the value of qualifications for organisations less to job role but more to the personal characteristics of the individual. Also it shows that with time, cultural change can change attitudes towards qualifications and the workplace.</p>	
DT thanked Gary – said will pass further results through for comment and feedback.		

TABLE 16

**Reasons for support for qualifications for credit management employees <sup>1</sup>**

	Training Managers		Operations Managers				
	Ave A, B & D	Rank	A	B	C	Ave	Rank
To improve knowledge	4.7	3=	4.9	4.0	4.0	4.3	8=
To develop skills	4.7	3=	4.7	4.0	4.0	4.2	10
To raise performance	5.0	1=	4.9	4.5	4.0	4.5	6=
To benchmark knowledge and skills	4.0	10=	4.3	3.0	N/R	3.6	11
To reward skills, knowledge and good performance	4.0	10=	4.6	4.0	N/R	4.3	8=
<b>To motivate</b>	<b>4.7</b>	<b>3=</b>	<b>4.4</b>	<b>4.5</b>	<b>5.0</b>	<b>4.6</b>	<b>4=</b>
<b>To give more job satisfaction</b>	<b>4.7</b>	<b>3=</b>	<b>4.7</b>	<b>4.5</b>	<b>5.0</b>	<b>4.7</b>	<b>2=</b>
To encourage progression	4.3	9	4.6	<b>5.0</b>	4.0	4.5	6=
To give recognition for skills and knowledge	4.5	8	4.4	5.0	N/R	4.7	2=
<b>To give recognition to in-company training</b>	<b>4.7</b>	<b>3=</b>	<b>4.1</b>	<b>5.0</b>	<b>N/R</b>	<b>4.6</b>	<b>4=</b>
<b>To raise the status of credit management internally and externally</b>	<b>5.0</b>	<b>1=</b>	<b>4.6</b>	<b>5.0</b>	<b>N/R</b>	<b>4.8</b>	<b>1</b>

<sup>1</sup> Response in March 2010 before items introduced.

<sup>1</sup> Q12B. If you scored positively (scores 3 - 5) for question 11, rate the following reasons for encouraging employees to take qualifications in credit management? Score 1 – 5 (Score 1 for 'little importance' to 5 for 'great importance').

TABLE 17

**Features valued in qualifications for credit management employees <sup>2</sup>**

	Training managers					Operations managers				
	A	B	D	Ave	Rank	A	B	C	Ave	Rank
<b>Flexibility</b>	<b>4.5</b>	<b>5.0</b>	<b>5.0</b>	<b>4.8</b>	<b>4</b>	<b>4.3</b>	<b>5.0</b>	<b>4.0</b>	<b>4.4</b>	<b>1=</b>
Choice of a wide range of relevant units	4.0	5.0	4.0	4.3	8=	4.4	4.0	4.0	4.1	5
<b>Specialised units which relate to credit management roles</b>	<b>5.0</b>	<b>5.0</b>	<b>5.0</b>	<b>5.0</b>	<b>1=</b>	<b>4.9</b>	<b>4.0</b>	<b>4.0</b>	<b>4.3</b>	<b>3</b>
Option to develop bespoke specialised units	4.0	5.0	5.0	4.7	5=	3.9	4.0	3.0	3.6	9
<b>Opportunity for company training to lead to an accredited award</b>	<b>5.0</b>	<b>5.0</b>	<b>5.0</b>	<b>5.0</b>	<b>1=</b>	<b>4.6</b>	<b>5.0</b>	<b>3.0</b>	<b>4.2</b>	<b>4</b>
Option for assignments rather than exams for some units	2.5	5.0	3.0	3.5	13	3.7	5.0	3.0	3.9	7
(Option) For an e-test rather than a written exam	4.0	5.0	3.0	4.0	10	3.3	3.0	4.0	3.4	10
Option to include credit from other qualifications	5.0	4.0	5.0	4.7	5=	3.9	5.0	3.0	4.0	6
<b>A variety of ways to study</b>	<b>5.0</b>	<b>5.0</b>	<b>5.0</b>	<b>5.0</b>	<b>1=</b>	<b>4.3</b>	<b>5.0</b>	<b>4.0</b>	<b>4.4</b>	<b>1=</b>
The award of Level 2 and Level 3 passes for every unit	4.0	5.0	4.0	4.3	8=	3.9	3.0	2.0	3.0	12
Option to include up to 15 credits from the Level below in a L3 Diploma	2.0	5.0	4.0	3.7	11=	4.0	3.0	3.0	3.3	11
No limit to the time for completion of an Diploma	5.0	4.0	2.0	3.7	11=	3.4	2.5	2.0	2.6	13
Opportunities to progress to degree level	5.0	4.0	5.0	4.7	5=	4.1	5.0	2.0	3.7	8

<sup>2</sup> Q10. As an employer, to what extent are the following features valuable in a qualification for a credit management team? Score 1-5 (Score 1 for 'little importance' to 5 for 'great value')

TABLE 18

**Impact of studying for qualifications <sup>3</sup>**

	Training managers					Operations managers				
	A	B	D	Ave	Rank	A	B	C	Ave	Rank
<b>New knowledge and skills which they have used to enhance their work performance</b>	3.0	5.0	5.0	4.3	3=	4.2	3	3.0	3.4	3=
Improved understanding of the general environment in which they work	3.0	4.0	5.0	4.0	6=	4.2	4	4.0	4.1	1
<b>Improved ability to communicate in the business environment</b>	4.0	5.0	5.0	4.7	1=	3.7	3.5	3.0	3.4	3=
<b>Increased confidence</b>	4.0	5.0	4.0	4.3	3=	4.2	2.5	4.0	3.6	2
<b>Increased motivation towards work</b>	4.0	5.0	5.0	4.7	1=	4.2	2	4.0	3.4	3=
Raised interest in gaining further qualifications	4.0	4.0	4.0	4.0	6=	3.5	2	2.0	2.5	7
Higher status at work	3.0	4.0	4.0	3.7	9	3.5	2	1.5	2.3	8
Better chance of promotion	3.0	4.0	5.0	4.0	6=	3.5	2.5	3.0	3.0	6
Increased likelihood of a pay increase	5.0	4.0	4.0	4.3	3=	3.3	2.5	0	1.9	9
<b>Average score</b>	3.7	4.4	4.6	4.2		3.8	2.7	2.7	3.1	

<sup>3</sup> Q14. As a result of studying towards qualifications during the period to what extent do you believe that your credit teams have gained the following? Score 1 – 5 (Score 1 for 'little importance' to 5 for 'a great extent').

## Company B amended interview guide

### QCF qualifications as a catalyst for performance: an investigation into the link between credit-based qualifications and skills

<b>Introducing questions</b>	<b>Briefly please tell me a little about your background and experience.</b> How long have you worked for the company? How did you get into your current role?	
<b>Follow up question</b> (if necessary)	Could you say some more about . . . ? What do you mean by that . . . ? Yeeees?	
<b>A Engagement</b>		
<b>Structuring question</b>	I'd like to start with thinking back to the time when you first got in touch with the ICM <b>silence</b> in early/middle of 2009 I think?	
<b>Introducing question</b>	Please tell me about the reasons for getting in touch with the ICM?	
<b>Follow up question</b> (if necessary)	Could you say more about what attracted you to work with the ICM over other organisations? Which levels of employees were you targeting in particular? Manager/team leaders/credit controllers/billings advisers  <b>Amendment following 1 interview – explore the value of communities of practice – are they valued or is the company self-sufficient?</b>  <b>How important is working with organisations like a professional body? Can you explain why in more detail?</b>	
<b>Probing questions</b>	Refer to Table 16 Support for qualification <ul style="list-style-type: none"> <li>Both TMs and OMs rated raising status of CM internally and externally most important – higher than improving knowledge, skills and importance. Why do you think this is?</li> <li>Giving recognition to in-company training also very important. Company does significant amount of in-company training – why do you choose this option rather than send everybody on external courses – is it just price and convenience?</li> </ul>	
<b>Direct/ interpreting question</b>	So to clarify, do you mean that in-company training is tailored particularly to your requirements and can be easily adjusted to meet changing circumstances?	
<b>Probing questions</b>	Refer to Table 16 Support for qualification <ul style="list-style-type: none"> <li>OMs seem less concerned about using quals to improve knowledge, skills and performance than TMs – more interested in giving recognition for skills and knowledge, motivating employees and giving greater job satisfaction. Why do you think this is?</li> </ul>	

	<ul style="list-style-type: none"> <li>To what extent do you think that this reflects satisfaction with current HR practices at maintaining and developing knowledge, skills and performance?</li> </ul>	
<b>Interpreting question</b>	So to clarify, you think that . . .	
<b>Direct/ interpreting question</b>	So to clarify, do you mean that in-company training is tailored particularly to your requirements and can be easily adjusted to meet changing circumstances?	
<b>Probing questions</b>	<p>Refer to Table 16 Support for qualification</p> <ul style="list-style-type: none"> <li>Interesting that neither TMs or OMs were particularly concerned about benchmarking knowledge and skills <b>silence</b></li> <li>Rewarding skills, knowledge and good performance</li> <li>Progression</li> </ul> <ul style="list-style-type: none"> <li>To what extent do you think that this reflects satisfaction with current HR practices at maintaining and developing knowledge, skills and performance?</li> </ul>	
<b>Further probing question</b>	<p><b>Amendment following 1 interview – explore understanding of the importance of using qualifications to establish and check for competency in more detail.</b></p> <p><b>To what extent do you use qualifications to check that employees are competent or to establish their competency?</b></p>	
<b>Interpreting question</b>	So to clarify, you think that . . .	
<b>Probing questions</b>	<p>Refer to Table 16 Support for qualification</p> <ul style="list-style-type: none"> <li>Rewarding skills, knowledge and good performance also wasn't particularly important <b>silence</b></li> </ul>	
<b>Interpreting question</b>	So to clarify, you think that / not sure why . . .	
<b>Probing questions</b>	<p>Refer to Table 16 Support for qualification</p> <ul style="list-style-type: none"> <li>Likewise, there wasn't a particular desire to encourage progression <b>silence</b></li> </ul>	
<b>Interpreting question</b>	So to clarify, you think that/ not sure why. . .	

<b>B Design</b>		
<b>Structuring question</b>	I'd like to move on now and think more about the design of ICM qualifications <b>silence</b>	3
<b>Introducing question</b>	What were you first thoughts about ICM qualifications?	6
<b>Follow up question</b> (if necessary)	What did you think about the way they were designed . . . ? Could you say more about what you liked and disliked?	7
<b>Probing questions</b> (indirect)	What do people think about . . . ? <ul style="list-style-type: none"> <li>• small-bite sized units</li> <li>• award of credit</li> </ul>	
<b>Probing questions</b>	Refer to Table 17 Features valued in qualification <ul style="list-style-type: none"> <li>• Variety of ways to study regarded as most important by TMs and OMs. Why do you think this was rated so highly?</li> <li>• Specialised units which relate to credit management?</li> <li>• Opportunity for training to lead to an accredited award?</li> <li>• OMs seem to favour 'flexibility' in particular – why do you think this was the case?</li> </ul>	6
<b>Further probing questions</b>	<b>Amendment following first interview – explore understanding of 'value for money'</b>  <b>Further questions</b> To what extent are exam fees or membership fees an issue? What value do they place on links to a professional body?  What factors most influenced decisions on choice of provider – is brand of an Institute or professional body important to them. Why?  If another awarding offered assessments for say £10 less but without membership and other benefits of association with the professional body, would they be interested or do they value the link to the professional community?	
<b>Direct/ interpreting question</b>	Up until 2009, ICM quals didn't have much choice – just 4 Level 3 core units. To what extent did the change to QCF style qualifications influence peoples' engagement with qualifications?  Just to clarify do you mean that the change to QCF style qualifications did effect your engagement with us?	
<b>Structuring question</b>	Thinking now about the units which people chose to study – mainly core business units to start with – then training – then – thinking about assignments linked to these to give credit <b>silence</b>	3
<b>Introducing question</b>	Why have you opted for this strategy?	

<b>Follow up question</b> (if necessary)	What factors influenced this strategy . . .?	
<b>Further probing questions</b>	<b>Amendment following first interview – explore understanding of ‘value for money’</b>  What particularly did you like or dislike about the design of ICM qualifications?	
<b>Interpreting question</b>	So in summary you adopted this strategy because . . .	



Supports and challenges to implementation of QCF qualifications		
<b>Structuring question</b>	I'd like to think more now about what challenges you've experienced in implementing the QCF programme <b>silence</b>	3
<b>Introducing question</b>	What challenges have you experienced?	6
<b>Follow up question</b> (if necessary)	What about the changed design of the qualifications . . . ? Could you say more about what you liked and disliked?	7
<b>Follow-up question</b>	What about supports? What has supported your plans?	
<b>Interpreting question</b>	So in summary the main challenges you experienced were . . . However you found . . . helpful	

B Impact of qualifications		
<b>Structuring question</b>	I'd like to think more now about the impact of qualifications <b>silence</b> Year on 50% more people registered with ICM 6 more Associates – with Level 3 Diploma 32 more Affiliates who have completed at least one unit	3
<b>Introducing question</b>	Are you pleased with progress?	6
<b>Follow up question</b>	What have been the main wins . . . ? Disappointments?	7
<b>Probing questions</b>	Refer to Table 18 Impact of studying for qualifications  Both TMs and OM's appear to seem to have noticed: <ul style="list-style-type: none"> <li>• Improved ability to communicate</li> <li>• New knowledge and skills which have enhanced work performance to some extent (OM's quite positive)</li> <li>• Increased motivation and confidence</li> </ul> <b>However contrasting views about:</b> Likelihood of a pay increase <b>Less positive about:</b> Higher status at work Better chance of promotion	6
<b>Direct/ interpreting question</b>	Just to clarify do you mean that the change to QCF style qualifications did effect your engagement with us?	

Role of QCF qualifications in 5 years time for credit management		
<b>Structuring question</b>	Lastly I'd like to think about your thoughts about Role of QCF qualifications in 5 years time for credit management.	3
<b>Introducing question</b>	What would you like to see?	6
<b>Follow up question</b>	Is it important for people to complete full Diploma sized qualifications . . .? Disappointments?	7
<b>Probing questions</b>	What do you see as future challenges	6
<b>Direct/ interpreting question</b>	Just to clarify do you mean that the change to QCF style qualifications did effect your engagement with us?	
<p>Many thanks for your time</p> <p>Next I will send</p> <p>You though my results for you to look at to</p>		

TABLE 16

**Reasons for support for qualifications for credit management employees <sup>1</sup>**

	Training Managers		Operations Managers				
	Ave A, B & D	Rank	A	B	C	Ave	Rank
To improve knowledge	4.7	3=	4.9	4.0	4.0	4.3	8=
To develop skills	4.7	3=	4.7	4.0	4.0	4.2	10
To raise performance	5.0	1=	4.9	4.5	4.0	4.5	6=
To benchmark knowledge and skills	4.0	10=	4.3	3.0	N/R	3.6	11
To reward skills, knowledge and good performance	4.0	10=	4.6	4.0	N/R	4.3	8=
<b>To motivate</b>	<b>4.7</b>	<b>3=</b>	<b>4.4</b>	<b>4.5</b>	<b>5.0</b>	<b>4.6</b>	<b>4=</b>
<b>To give more job satisfaction</b>	<b>4.7</b>	<b>3=</b>	<b>4.7</b>	<b>4.5</b>	<b>5.0</b>	<b>4.7</b>	<b>2=</b>
To encourage progression	4.3	9	4.6	<b>5.0</b>	4.0	4.5	6=
To give recognition for skills and knowledge	4.5	8	4.4	5.0	N/R	4.7	2=
<b>To give recognition to in-company training</b>	<b>4.7</b>	<b>3=</b>	<b>4.1</b>	<b>5.0</b>	<b>N/R</b>	<b>4.6</b>	<b>4=</b>
<b>To raise the status of credit management internally and externally</b>	<b>5.0</b>	<b>1=</b>	<b>4.6</b>	<b>5.0</b>	<b>N/R</b>	<b>4.8</b>	<b>1</b>

<sup>1</sup> Response in March 2010 before items introduced.

<sup>1</sup> Q12B. If you scored positively (scores 3 - 5) for question 11, rate the following reasons for encouraging employees to take qualifications in credit management? Score 1 – 5 (Score 1 for 'little importance' to 5 for 'great importance').

TABLE 17

**Features valued in qualifications for credit management employees <sup>2</sup>**

	Training managers					Operations managers				
	A	B	D	Ave	Rank	A	B	C	Ave	Rank
<b>Flexibility</b>	<b>4.5</b>	<b>5.0</b>	<b>5.0</b>	<b>4.8</b>	<b>4</b>	<b>4.3</b>	<b>5.0</b>	<b>4.0</b>	<b>4.4</b>	<b>1=</b>
Choice of a wide range of relevant units	4.0	5.0	4.0	4.3	8=	4.4	4.0	4.0	4.1	5
<b>Specialised units which relate to credit management roles</b>	<b>5.0</b>	<b>5.0</b>	<b>5.0</b>	<b>5.0</b>	<b>1=</b>	<b>4.9</b>	<b>4.0</b>	<b>4.0</b>	<b>4.3</b>	<b>3</b>
Option to develop bespoke specialised units	4.0	5.0	5.0	4.7	5=	3.9	4.0	3.0	3.6	9
<b>Opportunity for company training to lead to an accredited award</b>	<b>5.0</b>	<b>5.0</b>	<b>5.0</b>	<b>5.0</b>	<b>1=</b>	<b>4.6</b>	<b>5.0</b>	<b>3.0</b>	<b>4.2</b>	<b>4</b>
Option for assignments rather than exams for some units	2.5	5.0	3.0	3.5	13	3.7	5.0	3.0	3.9	7
(Option) For an e-test rather than a written exam	4.0	5.0	3.0	4.0	10	3.3	3.0	4.0	3.4	10
Option to include credit from other qualifications	5.0	4.0	5.0	4.7	5=	3.9	5.0	3.0	4.0	6
<b>A variety of ways to study</b>	<b>5.0</b>	<b>5.0</b>	<b>5.0</b>	<b>5.0</b>	<b>1=</b>	<b>4.3</b>	<b>5.0</b>	<b>4.0</b>	<b>4.4</b>	<b>1=</b>
The award of Level 2 and Level 3 passes for every unit	4.0	5.0	4.0	4.3	8=	3.9	3.0	2.0	3.0	12
Option to include up to 15 credits from the Level below in a L3 Diploma	2.0	5.0	4.0	3.7	11=	4.0	3.0	3.0	3.3	11
No limit to the time for completion of an Diploma	5.0	4.0	2.0	3.7	11=	3.4	2.5	2.0	2.6	13
Opportunities to progress to degree level	5.0	4.0	5.0	4.7	5=	4.1	5.0	2.0	3.7	8

<sup>2</sup> Q10. As an employer, to what extent are the following features valuable in a qualification for a credit management team?  
Score 1-5 (Score 1 for 'little importance' to 5 for 'great value')

TABLE 18

Impact of studying for qualifications <sup>3</sup>

	Training managers					Operations managers				
	A	B	D	Ave	Rank	A	B	C	Ave	Rank
<b>New knowledge and skills which they have used to enhance their work performance</b>	3.0	5.0	5.0	4.3	3=	4.2	3	3.0	3.4	3=
Improved understanding of the general environment in which they work	3.0	4.0	5.0	4.0	6=	4.2	4	4.0	4.1	1
<b>Improved ability to communicate in the business environment</b>	4.0	5.0	5.0	4.7	1=	3.7	3.5	3.0	3.4	3=
<b>Increased confidence</b>	4.0	5.0	4.0	4.3	3=	4.2	2.5	4.0	3.6	2
<b>Increased motivation towards work</b>	4.0	5.0	5.0	4.7	1=	4.2	2	4.0	3.4	3=
Raised interest in gaining further qualifications	4.0	4.0	4.0	4.0	6=	3.5	2	2.0	2.5	7
Higher status at work	3.0	4.0	4.0	3.7	9	3.5	2	1.5	2.3	8
Better chance of promotion	3.0	4.0	5.0	4.0	6=	3.5	2.5	3.0	3.0	6
Increased likelihood of a pay increase	5.0	4.0	4.0	4.3	3=	3.3	2.5	0	1.9	9
<b>Average score</b>	3.7	4.4	4.6	4.2		3.8	2.7	2.7	3.1	

<sup>3</sup> Q14. As a result of studying towards qualifications during the period to what extent do you believe that your credit teams have gained the following? Score 1 – 5 (Score 1 for 'little importance' to 5 for 'a great extent').

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<b>CONFIDENTIAL</b>		Data source ref:	4.2.2
Type	1 <sup>st</sup> semi-structured interview	Company	B
Date	Recorded on 7.1.11 (9.30 – 10.30 am) from a pre-arranged telephone interview.	Interviewer	DT
<b>Background</b>  First semi-structured interview following collection of survey data on 22.7.09, 24.10.10 and 19.8.10.  Summary of survey results (see Tables 16, 17 and 18 at end) sent day before interview for reference during interview.  Interview guide based on a version which had been amended following an interview with Company A.		Interviewee	ED
<b>Other information</b> Recording failed for first 3 minutes of interview – interviewer asked interviewee a few questions to recap conversation. Then a brief gap in the middle when again the recording stopped. Following reflection carried out a week after the interview with reference to a transcript of the recording.			

Recording (data ref. 4.1.2) misses first 20 minutes of the interview.

The interview frame and reflection (data ref. 4.1.3) summarise the points made during the first 20 minutes.

- 1 DT How long did you say you had worked in collections? Was it twenty years?
- 2 ED Twenty years.
- 3 DT And you were also in the operations role beforehand?
- 4 ED Yes, various different operational roles beforehand offering, litigation clerk
- 5 an elections supervisor, project manager and then training manager.
- 6 DT I'd like to start with thinking back to the time when you first got in touch
- 7 with the ICM, so that was probably sort of 2008 or 2009 time and I wonder if you
- 8 could tell me a few of the reasons why you got in touch with the ICM, what you
- 9 wanted to achieve from your engagement with us?

10 ED The original brief was that we wanted to provide some qualifications for the  
11 team, primarily to ensure that what we were doing was best practice within the  
12 credit industry because up until then the internal training very much driven by our  
13 KPIs was no real focus on collections techniques or even that the collections  
14 techniques we were using were best practice and the most innovative. So by  
15 working with yourselves, that would give us the broader knowledge of other credit  
16 industries and what worked, or credit, sort of other industries that would  
17 complement the telecoms industry. And it was also meant to provide recognition  
18 for the guys on the floor, to demonstrate for them what skills they had and what  
19 level that they had as a benchmark between themselves but also in the wider  
20 credit industry and enable them to gain the qualifications that were best practice  
21 working in a credit environment. But what we wanted to do was make it as  
22 Company B as possible so we could retain within Company B. What we didn't want  
23 them to do was to get qualifications with Company B and then leave and work in  
24 other credit industries. It was a balance making sure they were qualified within  
25 Company B but still wanted to work for Company B basically, so with a recognition  
26 to it as well.

27 DT So was it important then, that we weren't just an awarding body then, but  
28 also that we could offer training that would benchmark against what you'd got  
29 initially? Was that important at the start?

30 ED Yes. It was really just to make sure that what we were doing was maximising  
31 techniques that we'd been using and our training that had been used by other  
32 companies, that you were providing for everyone on a broader scale, rather than  
33 just looking at the telecoms, because we were very (inaudible section) within  
34 telecoms ...is there other techniques elsewhere that we could apply within a  
35 telecoms environment? So there's a lot of credit knowledge and information  
36 that's really not relevant for us.....but we wanted to ensure the things we were  
37 doing, so looking at things like insolvency, obviously the credit crunch was starting  
38 to come upon us as well, so it was just making sure that we were as up to date as



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39 we could be with the techniques that we were using, but looking broader rather  
40 than limiting to what we knew already through working in this industry.

41 DT Are you familiar with NVQs and how they work?

42 ED Over the years we have actually had NVQ programs but there was a very  
43 small uptake of people wanting to use them. At the time we were using them, they  
44 were cumbersome in terms of the amount of paperwork they generated and the  
45 amount of time offline, so at that time we didn't see that as being a very viable  
46 option because it is getting the balance between people studying and getting their  
47 qualifications and actually applying that back in the workplace and doing the job.

48 And the few people that did take the NVQs up, it did take them offline and it wasn't  
49 necessarily hitting the spot in terms of giving them the skills they needed to just do  
50 the job.

51 DT And do you think this approach of having training that was more geared to  
52 what you wanted and was linked to some way of assessing it was more  
53 appropriate then?

54 ED I think that the original brief and the proposition that we got, in theory, it  
55 was the right approach. I think, putting it into practice, what we found was, the  
56 results of the people on the floor didn't actually reflect when it came to doing the  
57 actual assignments and the documents that they were doing. So it didn't always  
58 correlate. We did see an improvement in some people but we also saw stress levels  
59 rise in people that were absolutely great at coming in and doing the job but when  
60 it came to putting the academic work on top, they weren't particularly strong on  
61 the academic side. So we were rewarding them on one hand for actually doing the  
62 job and getting great results in their collections and customer focus. But then the  
63 results from their written work didn't reflect that. So that's where we found quite a  
64 discrepancy, not with the HR people but with quite a number of the other people.

65 DT So that's obviously something that we need to address if we're going to do  
66 anything like that going forward isn't it?

67 ED Yes. I think the further proposition that we have discussed in the calls that  
68 we've had and the meeting last year would probably hit the spot more, it would  
69 overcome that because it was very much based on what they're doing already and  
70 the evidence we're already collecting in terms of operational performance. So  
71 that's more appealing because A, it's obviously less time consuming and B, it's  
72 more relevant and linked to the actual job.

73 DT And I guess there is the opportunity for people if they are more  
74 academically orientated to go away and still do an assignment if they want to get a  
75 higher sort of grade and that sort of thing.

76 ED There are people who are interested in doing that so, it's kind of covering  
77 more angles that way.

78 DT That's what I think. It would be great if we could sort that out eventually. I  
79 put some tables in the email – you've probably not had much chance to see them...

80 ED Yes, I've had a quick look through DT.

81 DT Yes and its interesting when you compare the training manager's results for  
82 the first table for the sixteen. They were particularly interested in raising status  
83 internally and externally of credit management, and that was actually higher  
84 importance than improving the knowledge and skills. Why do you think that's so?

85 ED I think to raise the performance, it's almost that we've got to measure, to  
86 have got knowledge and to have got skills, the actual result, which is obviously the  
87 evidence of your performance. That's basically says, if you're getting higher results  
88 and high performance – your knowledge and skills must be right, they would be an  
89 acceptable level. Because if you didn't have the knowledge and you didn't have the  
90 skills, you wouldn't be able to produce a strong performance. That would be my  
91 interpretation of success – the results. At the end of the day, the results are the  
92 results and they tell you whether they are working or not.

93 DT So the actual working to get a qualification and working to get other things  
94 such as credit management, that is important. So I think it sort of shows the figures  
95 that....and whilst they are important to raise knowledge and skills, there's other  
96 things apart from that, that companies seem to be looking for.

97 Ed Yes and I think that within our area, we've got that recognition now, but it  
98 has taken us a long time to get that recognition. I mean really we need to say  
99 basically how important the credit function is. So basically its sort of the linchpin of  
100 the company, so people recognise that. So it's not just limited to the collections  
101 department or the risk department and everybody is conscious of that thinking we  
102 are here to drive profits and watch the 'spend' because that's the bottom line. So if  
103 we can promote that around the business, the business is going to be more  
104 successful.

105 DT And do you mean the employers themselves, the very fact that you're  
106 investing in them and saying that it's important that they are well qualified and  
107 they actually know what they're doing, is actually helping raise the status in their  
108 view of the job that they're doing?

109 ED Absolutely, yes.

110 DT And the other thing that seemed to be important from those figures, was to  
111 give recognition to in company training and you obviously do a significant amount  
112 of training yourselves internally rather than use external people, you do a lot of  
113 training yourselves. Is the reason for that because its more convenient, is it more  
114 cost effective? What's the reason for opting for that?

115 ED I would say the key drive for that, as long as the people are doing the  
116 training are competent, it means, what we've found in the past, if we go to external  
117 companies with very generic training just to the wider business, it's not as  
118 effective, linking that back into the day to day job. So in isolation, you do the  
119 training, it's very generic and it doesn't necessarily link to what you do on a day to

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120 day basis, whereas what we've found is, if we do the training and its very  
121 operationalized, so it's very much talking about the stuff that we do and learning  
122 the job on the job, so not necessarily sitting with trainers and being coached by  
123 trainers or line managers – you're actually doing the job in an environment you  
124 love and you learn about it far more quickly and effectively than you would do if  
125 you sit in a classroom and then have to translate that learning back into the  
126 workplace. The downside of that is also, depending on who you are sat with, you  
127 can pick up bad habits which is also why its controlled and very much monitored,  
128 still given a training activity, lots of calibration and making sure we're doing best  
129 practice. And it also means that you're not taking people off the floor to do lots of  
130 training when they can do the training on the job and producing results rather  
131 than contributing to the performance. It's kind of getting that balance between  
132 making sure they're doing the job as effectively as they can but not spending lots of  
133 time offline in classroom training and possibly costing the business money because  
134 while they're not online they're not doing their job as it were.

135 DT And I guess this is why the operational managers particularly, and its  
136 linking back to what you said earlier, so rate quite so highly the important of  
137 learning new skills and knowledge because that's the thing you do through your  
138 training and everything else you. They're more interested in getting recognition  
139 and motivating and giving greater job satisfaction. Would you say that seems a fair  
140 assessment?

141 ED Yes. I mean we've tried to sort of shift that so they do put the importance on  
142 improving knowledge and skills but working with them to do that in a way that's  
143 palatable to them. So to do that online and encourage their team managers to focus  
144 really on developing their own skills and providing more effective guidance and  
145 coaching to the guys on the floor so that everyone is working towards  
146 improvement all the time. So it's consistency, rather than an isolated classroom  
147 activity and then left alone. It's trying to develop that culture where it's an ongoing  
148 improvement so they don't sit back on their laurels and are constantly looking for  
149 ways to improve. So possibly, it's become now; more conscious they're actually  
150 doing that. They're doing that as part of the role rather than feeling they're putting

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151 an awful lot of very focussed training attention, it's kind of just happening  
152 naturally.

153 DT So that means it's being integrated more effectively in HR practices  
154 generally would you say?

155 ED Very much so, yes.

156 DT And do you think generally there is less worry from operational managers  
157 about raising skills because they are quite satisfied with current training and HR  
158 practices that there are.

159 ED Yes, I think we've had to have a real shift on that in the last six months  
160 because of what's happening with us moving away. So the team have been really  
161 really focussed on providing that support and being very close to the operation  
162 and that's going to be removed because in reality the new roles that they're going  
163 into, they're actually going to be not around as much and doing the more sort of  
164 informal training and up scaling and new starters. So really we've had to work very  
165 very closely with the team managers for probably the last six months to a year to  
166 improve their skills because they are going to be left more accountable for the  
167 training. Whereas that has been our focus in the last year, which has worked and  
168 given them a lot more empowerment in terms of the support they provide for the  
169 team. But that really was in readiness above moving away and not being as close to  
170 the operations as we have been. But it has worked and it has added value doing  
171 that.

172 DT And what sort of HR type practices have you put in place? Is that mainly the  
173 new sort of the review system you're going to have with the coaches and things?

174 ED Well we don't actually know how that's going to work yet DT, to be honest,  
175 it's one of those things where until we're actually all in the new role, it'll be at that  
176 point that we decide which is the best approach to take. But what we are doing is  
177 looking at a new, we've always done line manager inductions and provided

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178 support to the line managers to a much greater extent than in other areas of the  
179 business. But they are looking at doing a lot more work in up scaling the line  
180 managers and so they are more comfortable and so they have the skills to enable  
181 them to have a lot more coaching and support. So I expect we will see a shift in that  
182 over the next year or so.

183 DT So moving on now to think more about the design of the qualifications  
184 which we sort of talked about to some extent already, how we're looking at the  
185 assessment in a slightly different way and also you've spoken a little bit about your  
186 first thoughts about the qualification and how we might actually go about doing it,  
187 you know with the training and the assignments and that sort of thing.  
188 But you know generally when you looked at the fact of the qualification, they're  
189 quite flexible and people can get credit from each unit that they do and they can do  
190 one unit or lots, that sort of thing. What were your first thoughts about that? Do  
191 you like it, or dislike it or what features did you like or what features were you a  
192 bit more concerned about?

193 ED I think it really is about getting the balance and having a tangible measure  
194 of how they're performing. Again for people here but also the wider credit industry  
195 and I think for some people that's a real driver for them to have that recognition  
196 for what they're doing or what they need to do to get up to where they want to be  
197 personally but also from a business where we would want to reset the benchmark  
198 as well. But I think if we can leave that to the evidence we're producing to  
199 minimise any sort of additional work that that creates because it's focussing on  
200 what we're already focussing on and what we see in the business as our priorities.

## Recording Part B

Begins mid-sentence

201 ED They just want to have a benchmark, something to aim for, to improve. For  
202 those people that want to do that, then great. And as I say, from what we saw from  
203 the initial intro, it does give us that and it does fall to the operational manager,  
204 because they don't want people having to spend a lot of time offline or feeling

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205 pressured into doing something that is over the form. You know if that's not sort of  
206 key driver for them. But ultimately it's all about driving improvement for  
207 performance.

208 DT One of the key things with these new qualifications is that people get credit  
209 from it and that credit has a level to it. That's obviously been quite a big thing  
210 where all the awarding bodies have swapped over from what they did originally to  
211 this. Do you think the award of credit is a useful thing for people?

212 ED Yes, I think it is. As long as it can be seen that it links.... as I said, the danger  
213 that we had before was that with some people, they were very academic and they  
214 produced very good reports but in practice they weren't as good as other people  
215 who maybe didn't get the academic side...but they are very good at their job but  
216 kind of lost the credibility so ideally we want to make it so that it aligns the results  
217 that are produced from benchmarking work and the assignments actually does  
218 reflect what they're doing in their job because ultimately that's what we're here  
219 for....it's got to complement rather than be a disparity.

220 DT And that I guess, is where a split between perhaps the skills and the  
221 knowledge units is quite important because people can demonstrate high skills but  
222 they might not necessarily be able to explain their knowledge.  
223 Also is it then useful for people to have these small bite size types of units rather  
224 than a big unit that it takes them a long time to work their way through?

225 ED Yes, I think so. That keeps them more engaged. And also it means because  
226 we've got so many different classes within collections of different roles of the  
227 different sub-client groups, it means that they can pick and choose which ones are  
228 relevant to them and which are relevant to the role. So the ones that they should  
229 have more skills in and are going to put performance up, they'll have more  
230 opportunity to perform better in. it also gives the option to people who wanted to  
231 be a good all rounder and maybe look to move into a different area or maybe move  
232 to a team manager role, that they can maybe explore and do some other units that  
233 aren't necessarily part of their current job role, you know, give them that

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234 additional skill and extra knowledge to actually move within collections or even  
235 look towards more senior roles, and it has that flexibility then. I mean the small  
236 bite size pieces there is more flexibility which is obviously appealing.

237 DT And if you were having to weigh up the benefits of having some sort of  
238 qualifications so that staff can get some sort of sense of achievement etc and for  
239 their motivation and between you and the training you're doing and in recognition  
240 of the training, what would you say is the most important or are they equally  
241 important?

242 ED Yes, I would say they are equally important because both of them are going  
243 to improve performance.

244 DT Ok. So now if we look at the next table, which is table seventeen which is all  
245 the various features that there are within the qualification, and you'll see that I've  
246 put a rank as to show which worked out as being most important. And it was  
247 interesting that for both the operational managers and the training managers, a  
248 variety of ways of studying was rated very highly. Why do you think that's so?

249 ED I think it's because people are aware that when we're doing training, we're  
250 very very aware that people have different learning styles and different learning  
251 abilities...it's getting that balance within a work/life balance and also an  
252 operational versus training balance as well. So what we don't want to do is have...  
253 you know, some people are really, really motivated to do lots of work and study  
254 out of work hours but a lot aren't so it's getting that balance between doing lots  
255 and lots of work in house where they maybe have to go offline and do that. Some  
256 people will relish going home and doing that on an evening or in their lunch breaks  
257 or whatever it is they need to do that. But what we tend to find is that the vast  
258 majority aren't interested in doing that. And also we've got to manage as well the  
259 people who take offline time to do studying and how we actually manage that  
260 effectively. We don't want people going off and saying that they're doing that, I'm  
261 not saying that would happen but the potential is there.



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262 There needs to be a balance between what kind of, the job and if they're doing it,  
263 that's what we're wanting to measure, how can we actually capture that and  
264 benchmark that again...our people and also external people as well and where  
265 there is an element where it has to be written or you have to produce written  
266 work, how can we capture that effectively and maybe give the opportunity to  
267 people who perhaps aren't so academic, sort of give them an equal opportunity to  
268 the people who are better academically but not necessarily at doing the job.  
269 It's a real balance.

270 DT It's quite an interesting one I think. And especially the people working in  
271 collections usually have a great facility for language and communication and it may  
272 be that they can't necessarily translate it into written work.  
273 The other thing is, to what extent is it important to you that the qualifications are  
274 accredited and recognised by the government and have national recognition in  
275 that respect as opposed to us just being a training body or a body that sort of  
276 certificates what you do?

277 ED It helps if that results in some kind of funding, obviously from your  
278 perspective that would help, if we're looking at it nationally. But I think really that  
279 primarily wears down to creditability because as I was saying before we want to  
280 retain the balance of the people within Company B and having a long career with  
281 us, a productive career, by having the qualifications it means they're going to be  
282 working effectively. But by having that national or very, very strong recognition,  
283 not just within Company B or not just within the credit industry, I think that for  
284 some people that is a really key driver. I don't know how much some of the guys  
285 doing the jargon are on the floor. I don't know how much importance they would  
286 place on that. It is a very ... industry, you tend to think of it as being recognised  
287 from within but I think if you see it, it's like anything else, you see it around and  
288 there's visibility and you maybe hear it in a wider context where it's maybe  
289 referred to. It gives people that sense of achievement and sense of belonging as  
290 well. Whether that's anything, not necessarily qualifications or anything, it could  
291 just be the mention of something that you're a part of in a wider context, gives  
292 people a lift I think.

293 DT And obviously it being an accredited qualification we have loads of qualify  
294 procedures and things to put in place to meet government requirements and  
295 things like that, which does have an effect on the fee and things. To what extent are  
296 the fees, exam fees, and membership fees, that sort of thing an issue for you as an  
297 organisation? And do you actually place value on people being connected to the  
298 awarding body and you feel that's value for money or... what sort of impressions  
299 do you have about that?

300 ED Yes, it is always a challenge as well because again it's that balance between  
301 the investment that's been put in, so the financial investment, the investment that  
302 results in a cost from doing it. It's . . . what's the return on investment? So do we get  
303 more out of it than what we pay in? And as long as we can balance that and  
304 demonstrate that for short term costs or a comparatively low cost, we then get a  
305 long term benefit that actually improves the benefit so... obviously within  
306 collections it's fairly easy to measure because if you're measuring pre-training and  
307 then you're measuring post-training and you have that sustained, I think that's the  
308 key – sustained improvement, then you are going to get a return on your  
309 investment. But it's actually proving that to actually get the funding in the first  
310 place, you know, sort of demonstrating what sort of improvements you're going to  
311 have and having the qualification and the grade but then the key for us is  
312 maintaining that performance at that level. And what you tend to find is that you  
313 do the training, or you do some kind of intervention and performance improves for  
314 a while and then people drop off and go back to old habits or they can't sustain that  
315 and then it becomes a non-benefit because you haven't been able to sustain it so  
316 it's actually how you drive keeping that performance at the higher level, and that's  
317 the biggest challenge for us I guess.

318 DT I think you talked about earlier, you did do some sort of surveys and  
319 analysed the... could you explain what you actually did to look at the gains or  
320 otherwise of investing in some sort of training link to the qualifications?

321 ED We did a pre-benchmark of where everybody was, looking at the length of  
322 service, obviously it does have a bearing. If you've got some new-starters who are  
323 flying and doing really, really well and they're really motivated. Generally the new  
324 starters aren't performing as higher, more experienced people. But then you've got  
325 the other end of the scale, where you have people that have been around for many  
326 years and have got very, very stale or are using techniques, they've never really  
327 moved on in terms of techniques. So we've tried to identify a benchmark where we  
328 expected them to be, where they were at the snapshot and sort of which category  
329 they fell into in terms of which way was the best way to approach training for  
330 them. And then the training was delivered and we went through the processes,  
331 attending the training, doing the assignments and then obviously they were back  
332 online so we took another snapshot of where they were and where performance  
333 has improved for the fact that we're taking into consideration for the financial  
334 climate, seasonal, it was done over a period of time, so we also have to take into  
335 consideration, seasonal results because at different times of the year you've  
336 obviously get a different profile of the collections activity, that's all taken into  
337 consideration. And then we took a further snapshot, probably three months down  
338 the line and six months down the line to see if the performance had been  
339 sustained. Also looking at the additional support they'd had in terms of coaching  
340 intervention and other types of training during that period to see how it was  
341 sustained and it was all varying in terms of people who actually maintained the  
342 performance and stayed strong performers. Probably because they'd had more  
343 coaching support, practical, to make sure they were staying focussed compared to  
344 those that 'd had a peak after the training and then it had dropped off. So that was  
345 quite a strong profile as well. So then it was a case of what can we now do to bring  
346 in some support mechanism or some support accountability and additional  
347 training would actually be needed to make sure that the profile was sustained and  
348 that continues to be our biggest challenge. I think we've started to really crack it  
349 now that we've done it with the team managers and where they've focussed on  
350 looking, looking at the results they've focussed on people who've got a low profile,  
351 who're in low profile with a poor performance how we manage them compared to  
352 the medium and upper quarter performers, so that's managed a lot more closely  
353 than it was prior to us doing this evaluation. So it gives us a lot more visibility

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354 whereas prior to doing the training we were probably a little bit more relaxed with  
355 the approach that we took. It's now a lot more focussed in how we manage the  
356 people, based on results rather than sort of allocating so much time to people  
357 every month, we focus that more intelligently on the people that actually need the  
358 support rather than just going in willy-nilly and giving everyone two hours a week  
359 or whatever. It's focussed a lot more strategically.

360 DT No, that's really interesting because a lot of organisations, they don't  
361 actually analyze that very closely they just assume that there's an overall increase  
362 and improvement after training and that's sufficient. They don't look at it in any  
363 great deal of depth.

364 ED Yes, and we've been guilty of that, until we actually started looking over a  
365 period of time and you actually get your real results and you can see who you  
366 should be focussing on and who needs to be managed differently so before, a lot of  
367 that were people falling under the radar, not performing, never achieving targets  
368 and they were still in the operation. Whereas by giving them more support some of  
369 them improved and raised their performance and achieving targets and others it  
370 was the difficult decision of is this the right job for you and moving on really. It  
371 does help really. By looking at the trends it does help to focus. Because obviously  
372 you can't spend time with everybody you've got to focus this effectively and that's  
373 kind of what we've done and we've seen a really strong increase in performance  
374 this year.

375 DT So in summary, have you noticed an overlying gradual increase in the whole  
376 operation, gradually upwards but with varying amount according to people who  
377 they are and whatever? Is that the case? Despite the fact that you get a peak and  
378 then that drops off and you have to do more coaching and things like that. Do you  
379 over-rule in the operation as a whole, do you see an increase with the skills in  
380 time?

381 ED Yes, absolutely. Certainly this year, we've analyzed the figures this year and  
382 because of the work we've done and how it's been focussed more intelligently.

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383 When you look at the individual's performance, consistently...there has been an  
384 increase in the benchmark. So all of our targets have increased because that they  
385 have been driven by the performance increasing.

386 DT At the moment you have very much focussed on the units that are very  
387 much geared towards skills in the day to day job like the telephone collections,  
388 negotiations and influencing and not really got into the broader business units  
389 which get people thinking about credit as a whole or the business environment  
390 and that sort of thing. Is that a specific strategy or is it just logistically it was  
391 difficult because of all the change that's going on and that sort of thing so you  
392 weren't able to implement that side of things at all.

393 ED A lot of it's about what's relevant within the role. So at the end of the day  
394 we're here to increase performance and improve performance based on our  
395 business drivers. So it's a case of what we've worked on is the skills that are most  
396 likely to improve performance and that's why we've been very focussed on those.  
397 But for some people the appeal is that they do have a variety of skills and then they  
398 can use that to improve their chances of promotion or changing into another part  
399 of the business or whatever that might be but for the majority of people it's got to  
400 be what is going to be the biggest business benefit and that has been very focussed.  
401 And that's not to say we wouldn't look to maybe to broaden the skills that they  
402 already have by looking at things that aren't directly linked to the role if that's  
403 going to add value but it's all very measured about what would add value and  
404 what's going to optimise the performance.

405 DT And I guess that perhaps that would be more relevant to the team leaders  
406 rather than perhaps everybody so that they're more able to implement company  
407 policy.

408 ED And sometimes there is merit in having that whether it's between leaders  
409 or the CSRs because then having awareness of other parts of the business. So now  
410 for example, we're now in a directorate that also is including sales and retentions  
411 and it's looking at the skills that apply to those areas as well, not necessarily sales

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412 but certainly retentions where it's a very similar skills set whether they're doing a  
413 sales activity or a retentions activity it's all around negotiations and those type of  
414 skills so it's kind of branching out a little bit on collections so that if a customer  
415 comes through we can talk to them about that side of the business as well as just  
416 the collections – where it's appropriate, obviously not losing focus on the  
417 collections activity. But it just gives the that **broader knowledge to enable them to**  
418 **handle the customer more effectively because that's our key driver at the end of**  
419 **the day, sort of customer satisfaction, an equal value between that and the cash**  
420 **collection.** So that's possibly something where that's very operational, which is  
421 something we would expect to get from an external source.

422 DT And thinking a little more before we move onto the last section, thinking  
423 about the challenges you experience when implementing the program, you've  
424 already talked about the difficulties because some of the assessment results didn't  
425 necessarily reflect the day-to-day performance of the people and completing the  
426 assignments and things. What would you regard as the main sort of challenges  
427 apart from actually implementing the qualifications linked to the training? Is it  
428 numbers? Managing the numbers of people and that sort of thing?

429 ED **It was more the time around the resource that was required, from an**  
430 **operational point of view the offline time.** But then from a **calibration point of view,**  
431 **there were people working with them and investing a lot of time in making sure**  
432 **that people were getting the best out of it** and also things like making sure that  
433 people were working effectively to actually produce the assignments. So when we  
434 had the issues of how we actually got them to achieve the results, it's their own  
435 work and they're producing their own work but having additional support to make  
436 it effective as well. So it's getting that balance between how much coaching and  
437 advice you give them to remove it from being their own work and adding value to  
438 their day-to-day job I suppose. And I think that's maybe where we struggled. Now  
439 our brief, our whole purpose was to drive performance and how much of the work  
440 in the assignments we were doing was relevant to helping them achieve that.

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441 DT And what things supported you and helped you? So if we look there at the  
442 negative things and the challenges, were there any things that actually supported  
443 you and helped you during that period?

444 ED I think having the subject benchmarking information and understanding  
445 from your perspective, the ICM perspective, what you saw as the benchmark for  
446 each of the different levels. I think that having that is really, really useful. Because  
447 when you're working in an area such as telecoms industry that's got certain  
448 drivers that wouldn't necessarily be drivers for other industries. So it's sometimes  
449 difficult for us to look at what best practice is because for us it's one thing but for  
450 another company it's something else. But having that benchmark information to  
451 say credit is credit and try this, then you're going to get results. And obviously  
452 working with "....." whose been in the business and bringing his experience,  
453 that was really, really useful as well and again because it gives us that broader idea  
454 of how it would work in the wider industry but this is how it can be applied and  
455 tailored to your industry so that was really, really useful as well.

456 DT Just moving onto the last but which is more the impact of the qualifications,  
457 if we look at table eighteen. Both the training managers and the operational  
458 managers seem to notice an improved ability to communicate and new knowledge  
459 and skills and increased motivation. There were contrasting views about things  
460 like likelihood of pay increases or increased status at work or chances of  
461 promotion. Can you clarify that a little bit more?

462 ED Yes, I'm looking at column B here. I don't know whether that's just a  
463 perception in terms of how it's worked in the individual areas but going forward I  
464 think that that is something we would clearly need to focus on to drive those  
465 perceptions up because as you can see from my perspective I would say if people  
466 had done, and the approach is right and their attitude to doing it is right...people  
467 are more likely to get bonuses if their knowledge and therefore performance has  
468 increased. That is my perception of that.



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469 DT And to be truthful, some of the responses we got, one was very supportive  
470 of your views and the other was quite different so.

471 ED So that's all about managing people's expectations in terms of what the  
472 training is going to give them but it's also really putting the responsibility on them,  
473 because a lot of it is, training is seen as a crutch. Whereas really, the reality is how  
474 much you invest in it is how much you get out of it. It's kind of promoting that  
475 approach as well that people who think it's just going to be handed to them on a  
476 plate, they're not going to get anything out of it, they've got to invest and be  
477 accountable for how they can apply that in the workplace and what they're going  
478 to get out of it.

479 DT That's brilliant. That ought to be captured and said to everybody. Right, just  
480 to finish then, I'd like to think if the role of the QCF, the credit type qualifications in  
481 the future. If we sort of think forward to about five years time. What would you  
482 like to see happening in an ideal world with regards to qualifications? Do you think  
483 it would be good for us to put these plans in place? What would you like to see in  
484 five years time?

485 ED I would love to say it would actually be fantastic if we had that. It's really  
486 really difficult for me to say that now because it's one of those things I'm going to  
487 have to start from scratch, working in a new directorate in terms of promoting it  
488 and seeing how feasible it is for us to actually do that. But in one respect it should  
489 be easier because it's one of those things where you're actually in the right area, I'd  
490 probably have more influence over. But seeing how that's linking in with not just  
491 necessarily with these qualifications but other qualifications that are being looked  
492 at, which I know they are, so maybe other parts of the business as well. At the  
493 moment we've been kind of drawing this in isolation and it hasn't been anything  
494 that has been encouraged within other areas of the business. But this is something  
495 that is being picked up now. So that might mean more of it or a different approach  
496 or whatever. So ideally, yes, I would like to say it would be great if in five years  
497 time it was all established and working really effectively. But really it is, you're  
498 known at this moment in time because literally we are on the verge of moving into



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499 the new area. So it's possibly one of those things we'll have a conversation about in  
500 six months and see how it pans out then.

501 DT I was going to say, what are the disappointments and things like that but I  
502 guess it's the uncertainty and the future and how you build on what you've done at  
503 the moment.

504 ED It is because it requires a way...Our hope is that it's going to be more  
505 efficient and more effective and we're going to have more clout because we're in a  
506 bigger area and it's going to give us more opportunity to voice what's worked for  
507 us and our ideas and things but it could go the other way because we are a very  
508 small fish in a huge pond that we get swallowed up. We've been assured that will  
509 not happen but the reality is that there is a danger that that might happen. And  
510 because they see collections as being very, very successful and ticking over and  
511 very, very positive results compared with other parts of the operations so then to  
512 move the focus to prioritise them, collections will get neglected. And we've  
513 stamped our feet and said we really, really don't want that to happen. Our success  
514 shouldn't be at the detriment of going forward. But we're going to have to watch  
515 this space to be honest.

516 DT So do you think it's as much a factor of resources as regards to the training  
517 function over the whole operation that will influence how you go forward with  
518 qualifications in the area?

519 ED Yes, it shouldn't be down to resources, it should be around what's the most  
520 appropriate proposition and what's going to be most effective but the reality is,  
521 sort of training at the moment, certainly won't be given a focus, I think collections  
522 probably will shift and we'll see that happening with us moving out. But then it's  
523 certainly my job and the guys that I'm working with, to make sure that the  
524 performance at the moment doesn't slip because we need to demonstrate just  
525 what value we're providing for the bottom line and if that does slip, the company  
526 won't be as successful. But because it's so tiny when you look at it bums on seats  
527 wise sometimes they'll say, oh, it'll just carry on ticking over and it won't have

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528 much impact. But we need to say, yes, we might be small area but by losing focus it  
529 will have a big impact, and that's going to be our argument - to sustain the  
530 performance.

531 DT And I guess standing back from the operational imperatives the fact that the  
532 qualifications are now these credit based qualifications means that those who've  
533 done that, got it on their learner record, then if later, in a few years time they want  
534 to pick up and do some more and add to that, they can just continue on. They can  
535 also increase credit, so for example if you decide to do more with customer  
536 services and things, if they get credit from that, they can include that in a credit  
537 management qualification and it gives a bit more flexibility for you.

538 ED Yes, that's maybe the route that we need to take so we do have that  
539 flexibility because we are looking at having a more holistic approach without  
540 losing the specialism. So that might be something we can take as a proposition.

## Semi-structured interview

### QCF qualifications as a catalyst for performance: an investigation into the link between credit-based qualifications and skills

<b>CONFIDENTIAL</b>		Data source ref:	4.2.3
Type	1 <sup>st</sup> semi-structured interview	Company	B
Date	Recorded on 7.1.11 (9.30 – 10.30 am) from a pre-arranged telephone interview.	Interviewer	DT
<b>Background</b>  First semi-structured interview following collection of survey data on 22.7.09, 24.10.10 and 19.8.10.  Summary of survey results (see Tables 16, 17 and 18 at end) sent day before interview for reference during interview.  Interview guide based on a version which had been amended following an interview with Company A.		Interviewee	ED
<b>Other information</b> Recording failed for first 3 minutes of interview – interviewer asked interviewee a few questions to recap conversation. Then a brief gap in the middle when again the recording stopped. Following reflection carried out a week after the interview with reference to a transcript of the recording.			

Introducing questions	<b>Briefly please tell me a little about your background and experience.</b> How long have you worked for the company? How did you get into your current role?	
	20 years in collections at organisation, various roles operational manager, project manager and training manager.  <b>DT reflection</b> Very experienced and knowledgeable about operation and decision-making regarding training and qualifications.	
<b>A Engagement</b>		
Structuring question	I'd like to start with thinking back to the time when you first got in touch with the ICM <b>silence</b> in early/middle of 2009 I think?	
Introducing question	Please tell me about the reasons for getting in touch with the ICM?	
	To 'provide some qualification for the team, primarily to ensure that what we were doing was best practice within the industry because up until then the internal training was very much driven by our KPIs'.	

	<p>There was no focus on collections techniques – they didn't know if their techniques were best practice or the most innovative.</p> <p>Aim therefore to</p> <ul style="list-style-type: none"> <li>• use ICM expertise of what worked well in other credit industries</li> <li>• provide recognition to employees – help make visible their skills, enable them to benchmark their skills against others in credit industry and gain a qualification.</li> <li>• Customize programme closely to Company B's systems to discourage people from moving elsewhere.</li> </ul> <p><b>DT Reflection</b></p> <p>This was a similar response to Company A regarding benchmarking their operation against other companies.</p>	
<p><b>Follow up question</b> (if necessary)</p>	<p>Could you say more about what attracted you to work with the ICM over other organisations? Which levels of employees were you targeting in particular? Manager/team leaders/credit controllers/billings advisers</p> <p><b>Amendment following 1 interview – explore the value of communities of practice – are they valued or is the company self-sufficient?</b></p> <p><b>How important is working with organisations like a professional body? Can you explain why in more detail?</b></p> <p>ED confirmed the importance that ICM was not just an awarding body but also could offer training.</p> <p><b>DT reflection</b></p> <p>Second interview confirmed the importance of the qualification to not merely to certificate but also to provide best practice training, therefore emphasizing the importance of the link between the awarding body and training, as a professional body.</p>	
<p><b>Probing questions</b></p>	<p>Refer to Table 16 Support for qualification</p> <ul style="list-style-type: none"> <li>• Both TMs and OMs rated raising status of CM internally and externally most important – higher than improving knowledge, skills and importance. Why do you think this is?</li> <li>• Giving recognition to in-company training also very important. Company does significant amount of in-company training – why do you choose this option rather than send everybody on external courses – is it just price and convenience?</li> </ul>	
<p><b>Direct/ interpreting question</b></p>	<p>So to clarify, do you mean that in-company training is tailored particularly to your requirements and can be easily adjusted to meet changing circumstances?</p>	
<p><b>Probing questions</b></p>	<p>Refer to Table 16 Support for qualification</p> <ul style="list-style-type: none"> <li>• OMs seem less concerned about using quals to improve knowledge, skills and performance than TMs – more interested in giving recognition for skills and knowledge, motivating</li> </ul>	

	<p>employees and giving greater job satisfaction. Why do you think this is?</p> <ul style="list-style-type: none"> <li>To what extent do you think that this reflects satisfaction with current HR practices at maintaining and developing knowledge, skills and performance?</li> </ul> <p>They responded that. ‘we’ve found that if we go to external companies with very generic training just to the wider business, it’s not as effective, linking that back into the day to day job.’ (2011 data ref. 4.2.3: 5)</p> <p><b>DT reflection</b> This emphasises the importance of training/qualifications which relate closely to the job role.</p> <p>Their aim is to develop a culture of ongoing improvement (p6)</p> <p><b>Next interview</b> Explore the extent that employees are able to translate online learning into performance improvements and if the assignments had helped.</p>	
<b>Interpreting question</b>	So to clarify, you think that . . .	
<b>Direct/ interpreting question</b>	So to clarify, do you mean that in-company training is tailored particularly to your requirements and can be easily adjusted to meet changing circumstances?	
<b>Probing questions</b>	<p>Refer to Table 16 Support for qualification</p> <ul style="list-style-type: none"> <li>Interesting that neither TMs or OMs were particularly concerned about benchmarking knowledge and skills <b>silence</b></li> <li>Rewarding skills, knowledge and good performance</li> <li>Progression</li> </ul> <ul style="list-style-type: none"> <li>To what extent do you think that this reflects satisfaction with current HR practices at maintaining and developing knowledge, skills and performance?</li> </ul>	
<b>Further probing question</b>	<p><b>Amendment following 1 interview – explore understanding of the importance of using qualifications to establish and check for competency in more detail.</b></p> <p><b>To what extent do you use qualifications to check that employees are competent or to establish their competency?</b> Detailed explanation of benchmarking exercise which takes into account seasonal fluctuations.</p> <p><b>Amendment after interview 2</b> To what extent do you use qualifications in recruitment?</p>	

<b>Interpreting question</b>	So to clarify, you think that . . .	
<b>Probing questions</b>	Refer to Table 16 Support for qualification <ul style="list-style-type: none"> <li>Rewarding skills, knowledge and good performance also wasn't particularly important <b>silence</b></li> </ul>	
<b>Interpreting question</b>	So to clarify, you think that / not sure why . . .	
<b>Probing questions</b>	Refer to Table 16 Support for qualification <ul style="list-style-type: none"> <li>Likewise, there wasn't a particular desire to encourage progression <b>silence</b></li> </ul> <p><b>DT reflection</b></p> <p>This was not particularly explored although ED did mention the desire to retain people within the company and progress. Also on p15 ED mentioned that some people liked to invest time in qualifications because it broadened their skills and increased their chances of promotion or to move to another area of the business.(p15).</p>	
<b>Interpreting question</b>	So to clarify, you think that/ not sure why. . .	

<b>B Design</b>		
<b>Structuring question</b>	I'd like to move on now and think more about the design of ICM qualifications <b>silence</b>	3
<b>Introducing question</b>	What were your first thoughts about ICM qualifications?  In theory they thought that they had the right approach through using assignment type of assessment however in practice results from these did not always correlate with the company's performance statistics and it was demotivating for some less academic employees (p3)  Some employees were interested in the assignments (-4)  ED was particularly negative about NVQs which they'd tried in the past – low uptake, cumbersome, large amounts of paperwork and time offline, not viable (p3) <b>DT reflection</b> This demonstrates the importance of having separate knowledge and skills QCF units and linking evidence to performance statistics.	6
<b>Follow up question (if necessary)</b>	What did you think about the way they were designed . . .? Could you say more about what you liked and disliked?	7
<b>Probing questions (indirect)</b>	What do people think about . . .? <ul style="list-style-type: none"> <li>small-bite sized units</li> </ul>	

	<ul style="list-style-type: none"> <li>award of credit</li> </ul>	
<b>Probing questions</b>	<p>Refer to Table 17 Features valued in qualification</p> <ul style="list-style-type: none"> <li>Variety of ways to study regarded as most important by TMs and OMs. Why do you think this was rated so highly?</li> <li>Specialised units which relate to credit management?</li> <li>Opportunity for training to lead to an accredited award?</li> <li>OMs seem to favour 'flexibility' in particular – why do you think this was the case?</li> </ul>	6
<b>Further probing questions</b>	<p><b>Amendment following first interview – explore understanding of 'value for money'</b></p> <p><b>Further questions</b> To what extent are exam fees or membership fees an issue? What value do they place on links to a professional body?</p> <p>What factors most influenced decisions on choice of provider – is brand of an Institute or professional body important to them. Why?</p> <p>If another awarding offered assessments for say £10 less but without membership and other benefits of association with the professional body, would they be interested or do they value the link to the professional community?</p>	
<b>Direct/ interpreting question</b>	<p>Up until 2009, ICM quals didn't have much choice – just 4 Level 3 core units. To what extent did the change to QCF style qualifications influence peoples' engagement with qualifications?</p> <p>Just to clarify do you mean that the change to QCF style qualifications did effect your engagement with us?</p>	
<b>Structuring question</b>	Thinking now about the units which people chose to study – mainly core business units to start with – then training – then – thinking about assignments linked to these to give credit <b>silence</b>	3
<b>Introducing question</b>	Why have you opted for this strategy?	
<b>Follow up question (if necessary)</b>	What factors influenced this strategy . . . ?	
<b>Further probing questions</b>	<p><b>Amendment following first interview – explore understanding of 'value for money'</b></p> <p>What particularly did you like or dislike about the design of ICM qualifications?</p>	

<b>Interpreting question</b>	So in summary you adopted this strategy because . . .	



Supports and challenges to implementation of QCF qualifications		
<b>Structuring question</b>	I'd like to think more now about what challenges you've experienced in implementing the QCF programme <b>silence</b>	
<b>Introducing question</b>	What challenges have you experienced?	
	<p>Main challenge was management of the assignment process  Did see an improvement in performance for some people, however stress levels rose for less academic employees and there was a discrepancy in the results between their KPIs and the assignment. This conflicted with other HR practices which rewarded their high performance in collections and customer focus.</p> <p>ED favoured the alternative assessment proposal which linked assessment outcomes closely to KPI and evidence they are already collecting in terms of operational performance, 'That's more appealing because A it's obviously less time consuming and B, it's more relevant and linked to the actual job'. (ED p 3)</p> <p><b>DT reflection</b>  This demonstrates the importance of customized assessment and broad assessment criteria. However, this would be difficult to achieve unless and organisation had robust monitoring procedures in place. The NVQ approach was not regarded highly:</p>	
<b>Follow up question</b> (if necessary)	What about the changed design of the qualifications . . . ? Could you say more about what you liked and disliked?	
<b>Follow-up question</b>	What about supports? What has supported your plans?	
<b>Interpreting question</b>	So in summary the main challenges you experienced were . . . However you found . . . helpful	

B Impact of qualifications		
<b>Structuring question</b>	<p>I'd like to think more now about the impact of qualifications</p> <p><b>silence</b></p> <p>Year on</p> <p>50% more people registered with ICM</p> <p>6 more Associates – with Level 3 Diploma</p> <p>32 more Affiliates who have completed at least one unit</p>	3
<b>Introducing question</b>	Are you pleased with progress?	6
<b>Follow up question</b>	<p>What have been the main wins . . .?</p> <p>Disappointments?</p>	7
<b>Probing questions</b>	<p>Refer to Table 18 Impact of studying for qualifications</p> <p>Both TMs and OM's appear to seem to have noticed:</p> <ul style="list-style-type: none"> <li>• Improved ability to communicate</li> <li>• New knowledge and skills which have enhanced work performance to some extent (OM's quite positive)</li> <li>• Increased motivation and confidence</li> </ul> <p><b>However contrasting views about:</b></p> <p>Likelihood of a pay increase</p> <p><b>Less positive about:</b></p> <p>Higher status at work</p> <p>Better chance of promotion</p>	6
<b>Direct/interpreting question</b>	Just to clarify do you mean that the change to QCF style qualifications did effect your engagement with us?	

Role of QCF qualifications in 5 years time for credit management		
<b>Structuring question</b>	Lastly I'd like to think about your thoughts about Role of QCF qualifications in 5 years time for credit management.	3
<b>Introducing question</b>	What would you like to see?	6
<b>Follow up question</b>	Is it important for people to complete full Diploma sized qualifications . . .? Disappointments?	7
<b>Probing questions</b>	What do you see as future challenges	6
<b>Direct/ interpreting question</b>	Just to clarify do you mean that the change to QCF style qualifications did effect your engagement with us?	
<p>Many thanks for your time</p> <p>Next I will send</p> <p>You though my results for you to look at to</p>		

TABLE 16

**Reasons for support for qualifications for credit management employees <sup>1</sup>**

	Training Managers		Operations Managers				
	Ave A, B & D	Rank	A	B	C	Ave	Rank
To improve knowledge	4.7	3=	4.9	4.0	4.0	4.3	8=
To develop skills	4.7	3=	4.7	4.0	4.0	4.2	10
To raise performance	5.0	1=	4.9	4.5	4.0	4.5	6=
To benchmark knowledge and skills	4.0	10=	4.3	3.0	N/R	3.6	11
To reward skills, knowledge and good performance	4.0	10=	4.6	4.0	N/R	4.3	8=
<b>To motivate</b>	<b>4.7</b>	<b>3=</b>	<b>4.4</b>	<b>4.5</b>	<b>5.0</b>	<b>4.6</b>	<b>4=</b>
<b>To give more job satisfaction</b>	<b>4.7</b>	<b>3=</b>	<b>4.7</b>	<b>4.5</b>	<b>5.0</b>	<b>4.7</b>	<b>2=</b>
To encourage progression	4.3	9	4.6	<b>5.0</b>	4.0	4.5	6=
To give recognition for skills and knowledge	4.5	8	4.4	5.0	N/R	4.7	2=
<b>To give recognition to in-company training</b>	<b>4.7</b>	<b>3=</b>	<b>4.1</b>	<b>5.0</b>	<b>N/R</b>	<b>4.6</b>	<b>4=</b>
<b>To raise the status of credit management internally and externally</b>	<b>5.0</b>	<b>1=</b>	<b>4.6</b>	<b>5.0</b>	<b>N/R</b>	<b>4.8</b>	<b>1</b>

<sup>1</sup> Response in March 2010 before items introduced.

<sup>1</sup> Q12B. If you scored positively (scores 3 - 5) for question 11, rate the following reasons for encouraging employees to take qualifications in credit management? Score 1 – 5 (Score 1 for 'little importance' to 5 for 'great importance').

TABLE 17

**Features valued in qualifications for credit management employees <sup>2</sup>**

	Training managers					Operations managers				
	A	B	D	Ave	Rank	A	B	C	Ave	Rank
<b>Flexibility</b>	<b>4.5</b>	<b>5.0</b>	<b>5.0</b>	<b>4.8</b>	<b>4</b>	<b>4.3</b>	<b>5.0</b>	<b>4.0</b>	<b>4.4</b>	<b>1=</b>
Choice of a wide range of relevant units	4.0	5.0	4.0	4.3	8=	4.4	4.0	4.0	4.1	5
<b>Specialised units which relate to credit management roles</b>	<b>5.0</b>	<b>5.0</b>	<b>5.0</b>	<b>5.0</b>	<b>1=</b>	<b>4.9</b>	<b>4.0</b>	<b>4.0</b>	<b>4.3</b>	<b>3</b>
Option to develop bespoke specialised units	4.0	5.0	5.0	4.7	5=	3.9	4.0	3.0	3.6	9
<b>Opportunity for company training to lead to an accredited award</b>	<b>5.0</b>	<b>5.0</b>	<b>5.0</b>	<b>5.0</b>	<b>1=</b>	<b>4.6</b>	<b>5.0</b>	<b>3.0</b>	<b>4.2</b>	<b>4</b>
Option for assignments rather than exams for some units	2.5	5.0	3.0	3.5	13	3.7	5.0	3.0	3.9	7
(Option) For an e-test rather than a written exam	4.0	5.0	3.0	4.0	10	3.3	3.0	4.0	3.4	10
Option to include credit from other qualifications	5.0	4.0	5.0	4.7	5=	3.9	5.0	3.0	4.0	6
<b>A variety of ways to study</b>	<b>5.0</b>	<b>5.0</b>	<b>5.0</b>	<b>5.0</b>	<b>1=</b>	<b>4.3</b>	<b>5.0</b>	<b>4.0</b>	<b>4.4</b>	<b>1=</b>
The award of Level 2 and Level 3 passes for every unit	4.0	5.0	4.0	4.3	8=	3.9	3.0	2.0	3.0	12
Option to include up to 15 credits from the Level below in a L3 Diploma	2.0	5.0	4.0	3.7	11=	4.0	3.0	3.0	3.3	11
No limit to the time for completion of an Diploma	5.0	4.0	2.0	3.7	11=	3.4	2.5	2.0	2.6	13
Opportunities to progress to degree level	5.0	4.0	5.0	4.7	5=	4.1	5.0	2.0	3.7	8

<sup>2</sup> Q10. As an employer, to what extent are the following features valuable in a qualification for a credit management team? Score 1-5 (Score 1 for 'little importance' to 5 for 'great value')

TABLE 18

**Impact of studying for qualifications <sup>3</sup>**

	Training managers					Operations managers				
	A	B	D	Ave	Rank	A	B	C	Ave	Rank
<b>New knowledge and skills which they have used to enhance their work performance</b>	3.0	5.0	5.0	4.3	3=	4.2	3	3.0	3.4	3=
Improved understanding of the general environment in which they work	3.0	4.0	5.0	4.0	6=	4.2	4	4.0	4.1	1
<b>Improved ability to communicate in the business environment</b>	4.0	5.0	5.0	4.7	1=	3.7	3.5	3.0	3.4	3=
<b>Increased confidence</b>	4.0	5.0	4.0	4.3	3=	4.2	2.5	4.0	3.6	2
<b>Increased motivation towards work</b>	4.0	5.0	5.0	4.7	1=	4.2	2	4.0	3.4	3=
Raised interest in gaining further qualifications	4.0	4.0	4.0	4.0	6=	3.5	2	2.0	2.5	7
Higher status at work	3.0	4.0	4.0	3.7	9	3.5	2	1.5	2.3	8
Better chance of promotion	3.0	4.0	5.0	4.0	6=	3.5	2.5	3.0	3.0	6
Increased likelihood of a pay increase	5.0	4.0	4.0	4.3	3=	3.3	2.5	0	1.9	9
<b>Average score</b>	3.7	4.4	4.6	4.2		3.8	2.7	2.7	3.1	

<sup>3</sup> Q14. As a result of studying towards qualifications during the period to what extent do you believe that your credit teams have gained the following? Score 1 – 5 (Score 1 for 'little importance' to 5 for 'a great extent').

<b>CONFIDENTIAL</b>		Data source ref:	4.3.2
Type	1 <sup>st</sup> semi-structured interview	Company	D
Date	Recorded on 21.1.11 (4.00 – 5.00 am) from a pre-arranged telephone interview.	Interviewer	DT
<b>Background</b>  First semi-structured interview following collection of survey data on 31.3.10 and 1.10.10 <b>R</b> .  Summary of survey results (see Tables 16, 17 and 18 at end) sent day before interview for reference during interview.  Interview guide based on a version which had been amended following an interview with Company A and B.		Interviewee	IS
<b>Other information</b>  Early general conversation about ICM Awards dinner, ICM new Level 5 Diploma, Company D's learning provision arrangements has been omitted from transcript.			

- 1 IS Can we get an article in the ICM mag . . . on the Level 5 programme at Company D)?
- 2 DT We can get an article in the mag . . . if I put an article about the Level 5 (generally) we
- 3 could include . . . then details about the 2 pilot schemes
- 4 IS The other thing is that we're going to be the first business . . .
- 5 DT Veolia and yourself would be the first to offer the Level 5 . . . we could do something
- 6 in the Briefing.
- 7 IS . . . Would you like some quotes from our senior executive?
- 8 DT That would be ever so good – sounds brilliant – email me over any suitable quotes –
- 9 how important it will be . . .
- 10 IS . . . And how important learning is to the organisation . . .

11 DT That would be brilliant and in fact anything that you say in our interview now, I'll  
12 include relevant bits as well . . . although obviously we're not pushing it (at this stage,  
13 meaning this is the pilot, we don't want too many learners starting now, the course is open to  
14 all candidates in September).

15 Although to be truthful, I've got some wonderful information from this work . . . so once I've  
16 got . . . (the research) out the way I might go back to . . . (the transcripts) and say, "I know  
17 you signed this confidentiality agreement, but . . . would you like to do a bit of promotion on  
18 all the . . . (courses) you're doing? - Because we could perhaps do a feature article or  
19 something about your company.

20 IS Yes. I think it's important that the credit community as a whole understands that the  
21 education of a credit controller these days has to be more than straight from school . . . we  
22 expect a lot more of credit controllers today.

23 DT I think that's a really important message.

24 IS Because everybody thinks they can just come in and do the job. But it's not just come  
25 in and do the job, it's so much more - there's the risk element, the profitability element. These  
26 are all things you need an education to be able to understand. It's the effect of the market  
27 place on the economy - on your market place.

28 DT I'm thinking, I've got this recorded and I'm going to get a transcript written up on  
29 what you say IS so you may want to use this. If I send you the actual transcript, which I must  
30 admit I haven't done for others. You may want to use that and if you write something I will  
31 do my best to get a bit of a feature in the mag for you because we've got some nice pictures of  
32 you and staff.

33 IS Absolutely . . . I was talking to some people, we have a very large debt collection  
34 group, and they said, "well this is just a job I do, I don't really need any sort of qualifications  
35 to do this". And I said to them, "well you're so far behind the times, the job you do is so  
36 much more than collecting the money. You are the person who interfaces on a financial basis  
37 with the customer for the company. Not the sales team - no-one else, just you. Do you



38 understand the financial implications of that company's accounts - and on their free cash flow  
39 and net worth?" And they all say to me, "well what's that?"

40 I said, "You don't understand what the net worth of the company you're dealing with?  
41 How do you know they're going to pay your invoices?"

42 "Well because they told me."

43 "How do you know they can?"

44 You know it's just simple things. I think it's really important that people understand  
45 where large and big businesses are going these days.

46

47 DT Yes and this has come out very strongly . . . as I get more comprehensive drafts, I'll  
48 send over the results . . . and you'll see everybody's saying the same thing. It's a completely  
49 different world to where it (was). The companies that these people are working in are global  
50 companies; you're talking about millions of pounds

51 IS Yes. We have over 250,000 staff, huge company.

52 DT I'd like to start very briefly, if you could tell me a little bit about your background,  
53 how long you've worked in credit and in the role that you're in - just for a bit of background  
54 understanding of your experience - in order to (understand what has influenced how you)  
55 respond to the surveys . . .

56 IS I'm a chartered accountant . . . I went to university for three years and did a degree in  
57 commercial studies. Then I worked in practice for four [years]. Then I transferred to work in a  
58 bank because I hated being an accountant, it really wasn't me. So I transferred to  
59 Australasia's largest banking corporation, a company called Westpac and I did hard-core  
60 recoveries, commercial recoveries for them. So winding up businesses, the legal aspects, the  
61 accounting work on it, everything. It was mainly commercial debt; some underwritten by  
62 personal guarantees, so there was some personal aspects to it.

63 When I came to the UK eighteen years ago, I started working in collections, I worked for  
64 Intel; I did a contract with HP, and I was just managing collections departments. Then I went  
65 to work for a company called Aquant, and that was about thirteen years ago after I had my  
66 son and then...it was a six month contract because I was contracting because I had just had a

67 child, and they asked me to come in and close down the regional offices for the AR (Accounts  
68 Receivables) department and centralise them into the UK.

69 So I did that for twelve months and then I went to work for Honeywell, and that was a six-  
70 month contract because they had just merged with Allied Signal and their processes were  
71 completely different. So they asked me to come in to oversee both credit managers and see if I  
72 couldn't merge them into one group. And then they asked me to stay on and manage the  
73 entire group. So I worked for them for seven years and I was the global credit manager for the  
74 aerospace industry and I was travelling three and a half weeks out of four.

75 After seven years . . . I decided I would find a job closer to home and then I came to work for  
76 Company D into their credit services department and I do all the support functions for the  
77 collections team. So I do all their systems integration . . . their processes integration and I  
78 particularly help the collections managers on any issues they have . . . issue resolution.

79 DT That's a very interesting career IS. It sounds really exciting, lots of variety. So credit  
80 has actually been quite good to you hasn't it.

81 IS Yeah, it has. It's been very varied and very interesting but mainly it's been with large  
82 corporates. I haven't worked with many small companies. I do feel I do better in a big  
83 corporate organisation, I have to say.

84 DT That's probably because it suits your background well and your qualifications . . .  
85 You're used to doing it professionally and having the right resources aren't you?

86 IS Yes. And a lot of it is just about being in the right place at the right time.

87 DT So thinking back to time when you first got in touch with the ICM. Could you tell me .  
88 . . the reasons why you chose to get in touch with the ICM? Perhaps why you chose to select  
89 the ICM over anybody else and what you were trying to achieve?

90 IS I think it was the obvious choice for us and I'll tell you why. Most American  
91 companies today, the big large conglomerates, their employment strategies are very different  
92 and part of their employment strategy is that you must have a degree. That is the overriding

93 factor that distinguishes one candidate from another. It's a very American attitude and we  
94 have always counted it . . . by saying, "well most of our collectors, well all of them, speak a  
95 second European language, some of them have degrees, some don't, but they all speak a  
96 different European language". So that must outweigh your need for a degree in some aspects.  
97 And we got away with it for a number of years. But then they said no, the company needs to  
98 project a more professional attitude and a more professional image towards our customers;  
99 therefore we require that a certain percentage of your staff have a degree. Well we fell short.  
100 So we went out . . . for governing bodies that could help us increase the education of our staff  
101 and what courses were available and how we could affiliate ourselves to them. And we looked  
102 at CIMA; we looked at other finance institutes too. The thing about the ICM is that it's  
103 actually professionally specific and what you're teaching our staff is what they really need to  
104 know plus all the great management and the staff management and accounting knowledge. It  
105 pretty much steered directly toward where we wanted and where we see the needs of our staff  
106 - so it was a real 'no-brainer' for us.

107 DT And you did have as well your training program that you'd selected from the various  
108 different IT learning modules.

109 IS But we hadn't done that until we had seen your curriculum and what you'd covered  
110 and from there we matched back.

111 DT That's interesting, I hadn't realised it had been that way round.

112 IS No it was that way round because we didn't know what we were looking for. So I  
113 knew that we had these 30,000 courses and I had a pretty good idea of what I thought a credit  
114 controller needed to know from a statutory, legal, and knowledge standpoint. But I really  
115 needed a framework in which to fit it and the ICM provided me with that framework.

116 DT Oh, that's excellent. Were you aiming then for all your staff to have access to this or  
117 was it specific levels of staff you were looking at?

118 IS No, we have generally we have opened it up to everybody, especially the Level three  
119 programme because it covers really fundamental things - that's open to everyone. You'd be  
120 surprised; people with finance degrees have taken that programme because it is very specific

121 to the tasks that they perform on a daily basis and things that you would not generally get  
122 covered under a finance degree.

123 DT And the Level five program, who have you targeted that towards?

124 IS Well, Company D will sponsor anybody to go outside to do the Level 5 programme.  
125 The Level 5 in-house programme, we have targeted specific people. We have targeted the  
126 high potential; the people in management roles already without a degree and that's basically  
127 it.

128 DT And on the Level 3 programme that you have, you have a certain amount of time . . .  
129 that you expect people to have completed, to study during their work time?

130 IS Yes, we give people five hours a month in work time . . . people take half an hour of  
131 lunch hour and half an hour of work time regularly . . . (other) people choose to block out  
132 time to study in one go, for example Friday afternoon . . . and we're fairly flexible on that.

133 DT And you're finding that people are doing that?

134 IS Oh absolutely, people block out their calendars . . . you can't put meeting in their  
135 diaries (laugh).

136 DT That's really good. And how many staff have you got again?

137 IS We've got about seventy collectors and then we've got about eight team leaders and  
138 three managers.

139 DT And what areas of the world do they cover?

140 IS All of EMEA (Europe, Middle East and Africa).

141 DT Now if you look at Table 16, reasons for supporting qualifications. It's interesting that  
142 both the operations managers who replied and also the training managers rated first the

143 importance was to raise status of credit management internally and externally. Why do you  
144 think that is so strong compared to all the other factors?

145 IS I think there are a number of reasons. I think that the economic situation that we  
146 currently find ourselves in is one of them. And if I think of an example of sales going out and  
147 selling to whoever they wanted to without any guidance from credit. Long gone are the days  
148 where a credit manager is just a 'collections manager'. We now look at whether we should be  
149 dealing with this company; we look at the profit line and we look at the profit margin of the  
150 deal and say that you're not going to sell at that rate - it doesn't make sense. So I think we  
151 need to raise our profile so sales don't look as a sales blockage but as part of their team.

152 DT And you also mentioned earlier on about the importance of people gaining  
153 qualifications because you're an American company and they expect a certain level, a degree  
154 level for this type of role. One of the other things that came out clearly was that people were  
155 keen to get recognition for any in-company training. Do you think that's important in the  
156 equation of it or is it more that they're looking to get people qualified and properly develop  
157 their knowledge?

158 IS I think it depends on who you ask. If you ask the company, it's important for the  
159 company because it's a win:win situation. The student wins because they've got an externally  
160 recognised qualification – 'a few years ago . . . if you had a great employee with great  
161 qualifications, you would be lucky if you got three years out of them before they move on. So  
162 the employee thinks it's good because they've got an externally recognised qualification that  
163 goes on their CV and is highly thought of. The company wins because they've got three years  
164 out of that person.

165 DT And it's interesting because if you look again at the operational managers response  
166 compared to the training managers', the operational managers seem slightly less concerned  
167 about knowledge, skills and things like performance I guess because they've already achieved  
168 that in the work place. They're more interested in motivation and job-satisfaction. Do you  
169 think that's a true reflection?

170 IS Yes, I probably do because the operational managers are the ones dealing with the  
171 staff on a day-to-day basis, on the basis that happy staff - motivated staff - are more

172 productive staff. Also their view is very limited because they're looking at a very limited  
 173 picture - they've got targets to achieve and happy motivated staff achieve targets. De-  
 174 motivated staff don't achieve targets - unhappy staff don't come to work regularly and don't  
 175 achieve targets. Training managers are looking at a bigger picture for the company and not  
 176 just at that department level.

177 DT And if we look at the other table which is looking more at the actual design of the  
 178 qualifications - it's interesting that again both the training managers and the operational  
 179 managers chose a variety of ways to study as being the most significant factor. What are your  
 180 thoughts about that?

181 IS Yes, and I can see why the operational managers thought that, I can see why the  
 182 training managers thought that, but in my mind I think that's for purely different reasons. I  
 183 think that the operations managers think that if there are a variety of ways (to study) it means  
 184 my staff don't have to go off every day.

185 DT It's interesting, that's what everybody has said, all the training managers about the  
 186 operations managers. It doesn't interfere too much with the daily working environment.

187 IS And the training managers think it's great and flexible which means my students with  
 188 learning difficulties might find a better way to learn. I think you're looking at completely  
 189 different reasons for the same answer.

190 DT It's obvious that having specialised units that relate to the credit role is important and  
 191 you've obviously exemplified that. It's interesting when you chose your training programs  
 192 that you chose to match particularly the small skills units- customer facing, telephone  
 193 collections units . . . rather than the core academic units particularly. Was that a deliberate  
 194 strategy?

195 IS I don't know if it was a deliberate strategy in so much as...my personal opinion about  
 196 collections is, you need to talk to your customer. You cannot just send letters and emails.  
 197 People will ignore that. You need to build a relationship with your customer. If a customer is  
 198 short of money, the person they like to is the person that gets paid first. So I think in my mind  
 199 it was about giving them practical skills and teaching them how to do these things. Telephone

200 collections, customer service; how you deal with an irate customer, these are all really  
201 practical things that they need to know.

202 DT So it's more the practical skills rather than the particular size of the unit or anything  
203 like that, that's the most significant, the content of it.

204 IS Yes, content every time.

205 DT And what about the concept of awarding credit? Is that something you think that's  
206 important? That people can gain credit after each unit?

207 IS Well you know what, I went to university and I did my accounting degree, you get  
208 credit towards it and I think in the grown up world today it's great. For instance, one of my  
209 staff could do three quarters of the program here and get thirty credits and need thirty-seven  
210 for the Level 3. They could leave here and go off and pick seven credits up somewhere else  
211 and still get the diploma. Or they could say I've done the core syllabus here but I really want  
212 to learn about this part too. Can I not do this one with you and can I go outside and do that  
213 one at Thames Valley College (? And we have had someone do that. So I think it's really  
214 good that you award credit so people can mix and match,

215 DT - it gives that flexibility.

216 IS Absolutely,

217 DT And the other big issue for the government at the moment is the issue of value for  
218 money and also value from additional services for example, not just doing an award but also  
219 being part of their professional body. What are your views about that, do you think that's  
220 value for money or is that superfluous to what you require? Do you just require the  
221 qualification?

222 IS No I don't . . . I think it is value for money – no I don't think it's superfluous – I do  
223 think it's value for money.

224 DT Before we start this last . . . section, if we think about the implementation of the  
225 qualification and what sort of challenges they might have experienced. What sort of things  
226 jump out at you when you first introduced it as being difficult? - About the design of the  
227 qualifications – the things you perhaps liked and disliked about them.

228 IS Actually I think it was really straightforward, I think it was very easy. It was easy to  
229 work with you, with the ICM. It was easy to work with the structure with which we had to  
230 comply for the government bodies. I think sometimes the students don't realise how lucky  
231 they are. They get to do it in a nice warm office environment with a very supportive company  
232 – it costs them nothing.

233 DT Moving on then to Table 18 which is looking at the impact of studying for  
234 qualifications and in fact the following one looks at change in response over time and  
235 particularly companies such as yourself and company B have had a tremendous increase in  
236 the value that you've seen from the people studying. Could you talk a little bit about that?  
237 Have you noticed a change in culture and people getting into it a little bit more?

238 IS I think that people value Company D more. I think that they recognise that it's a  
239 supportive company. I think some of them recognise how lucky they are. Some of them don't.  
240 Some of them still say that we don't do enough for them - that always shocks me. I think it's  
241 increased the motivation at work and I think they're better able to do their job, they have  
242 better skills. So when they do leave eventually, they will take those skills on. And do you  
243 know there is an element of training in the market...but in the short term, if you can get two  
244 or three years out of a better person then you've two or three years out of a better person – it's  
245 got to be worth it.

246 DT And it's interesting because organisations seem to take a very different approach.  
247 Some are quite tightly controlled on what they actually offer people with regards to training  
248 and development and it's carefully monitored. And others like yourselves have a much more  
249 broad view and give people a lot more freedom in their approach to their education and self  
250 education.



251 IS Do you know we don't rope people into a contract? So when I was at work, if you did  
252 an outside course we funded it and if you left within two years you had to pay it back. We  
253 don't do that here.

254 DT And is that a deliberate policy?

255 IS Yes.

256 DT And what's the reasoning behind that?

257 IS I think the reasoning behind it is that we don't wasn't people to feel that they have to  
258 stay – that wouldn't be that productive. We want to train and get the best out of them and be  
259 the best employers for our staff. If a person is not happy, then they're not productive so they  
260 might as well have some who are happy.

261 DT And is that something you think particularly is an American type of company thing or  
262 is that fairly typical of other companies in the area that you know?

263 IS No actually. It's the first company I've ever worked for who's had that attitude.

264 DT And obviously looking at the scores you're pleased with the return that there seems to  
265 be on this increasing motivation and growing expertise.

266 IS Yes, and our staff turnover has dropped significantly.

267 DT Are you finding it easier to attract staff as well because I know you employ quite a  
268 few foreign nationals don't you?

269 IS Yes, generally to work here you need to speak a foreign language because we cover all  
270 countries within Europe, Middle East and Africa, so we generally want people to speak a  
271 second language. And yes, I think we have no problem – I think people like working here, it's  
272 a nice company to work for.

273 DT And I must say you've scored fairly positively in that you feel people have gained  
274 knowledge and skills that they've brought to the work place and improved their performance.  
275 How do you make that judgement?

276 IS It's safe to say it's like dead-man's shoes here really. Either a team leader gets  
277 promoted or moves onto another department or moves on to another company so when we  
278 interview for a senior management position, one of the first questions is, "have you done the  
279 ICM?" and everyone in the department knows if they want to be a team leader then they had  
280 better do the ICM because that is one of the defining characteristics in the long run.

281 DT And have you noticed that their actual collections . . . have improved as a result of it  
282 or has it been more improvement in morale?

283 IS I think it's a lot to do with improvements in process and efficiency. I mean like most  
284 companies we have made head-count reductions – we made head-count reductions last year  
285 and yet our collections have not dropped. So what does that tell you? That tells me that we  
286 must be much more efficient.

287 DT And are you finding that any of the learners are coming up with ideas more to support  
288 that process?

289 IS Absolutely because that's what I do for a living, I listen to their ideas for example we  
290 have systems collections management and if they come to me and say that if that rule  
291 changed, I'll give you an example, someone said to me, . . . any invoice over twenty thousand,  
292 I don't want it on my work list as overdue, I want it on my work list ten days before it's due  
293 so I can make sure that it's all ok and paid on time. . . So I changed the rule set for them - now  
294 every invoice over twenty thousand hits their work queue so that they can make sure they are  
295 being proactive in their collections.

296 DT And do you have rewards and things for people coming up with good suggestions or  
297 ways of publicising that?

298 IS We had something called 'ovation points' - so every year a manager gets a certain  
299 level of ovation points. I think I won a thousand ovation points last year and that's \$1000.

300 DT Wow, that's worth having isn't? – wonderful - and just thinking ahead, if we thought .  
301 . . five years time. What sort of role do you think the qualifications will have in credit  
302 management more widely? What's your hope?

303 IS Well for Company D, 95% of our management team must have a qualification and  
304 we're committed to the Level five program as that qualification. We think that is where we  
305 should be focussing the attentions of our staff. They don't need to know how to do  
306 management accountancy; CIMAs a waste of time for them. If they want a career in credit,  
307 the best qualification they can get is the Level 5 and then the BA Honours if they wish. We  
308 have committed that 95% of our management team will have the Level 5 programme or  
309 above.

310 DT And what about lower down for the collectors?

311 IS They're highly encouraged to at least do the Level 3 and you know we have a high  
312 percentage of people doing that. Every new person gets a half hour with me telling them the  
313 benefits of it.

314 DT And what do you see as future challenges to achieve that?

315 IS I think we're fairly organised. I think as a company we're pretty there as far as  
316 education is concerned.

317 DT It's all in place really – it's happening.

318 IS Yes, and every time something new comes out I feel that we're really the first there.  
319 But not every company has the benefit of someone like me who works specifically on  
320 progress and development within a collections department.

321 DT A lot of departments are actually cutting that role out and you can see that it's going to  
322 have an impact in a few years time.

323 IS They think it's cost saving but in reality it's not.

324 DT I think it's because you've got to a stage where it's all working well and you're achieving  
325 targets and you can continue along without any problems and you forget you have to constantly  
326 refresh and maintain things. Well thank-you ever so much IS, that's been brilliant.

## Company D Reflection on interview 21.1.11

### QCF qualifications as a catalyst for performance: an investigation into the link between credit-based qualifications and skills

Introducing questions	<p><b>Briefly please tell me a little about your background and experience.</b></p> <p>How long have you worked for the company?</p> <p>How did you get into your current role?</p>	
Follow up question (if necessary)	<p>Could you say some more about . . . ?</p> <p>What do you mean by that . . . ?</p> <p>Yeeees?</p>	
<b>A Engagement</b>		
Structuring question	I'd like to start with thinking back to the time when you first got in touch with the ICM <b>silence</b> in early/middle of 2009 I think?	
Introducing question	Please tell me about the reasons for getting in touch with the ICM?	
Follow up question (if necessary)	<p>Could you say more about what attracted you to work with the ICM over other organisations?</p> <p>Which levels of employees were you targeting in particular?</p> <p>Manager/team leaders/credit controllers/billings advisers</p> <p><b>Amendment following 1 interview – explore the value of communities of practice – are they valued or is the company self-sufficient?</b></p> <p><b>How important is working with organisations like a professional body? Can you explain why in more detail?</b></p> <p><b>DT reflection</b></p> <p>This is a large American company (over 250,000 employees) with highly skilled multi-lingual credit management team which covers all of AMEA (Europe, Middle East and Africa). They have 70 collectors, 8 team leaders and 3 managers – all are multilingual.</p>	

	<p><b>Reasons for engagement with the ICM</b></p> <p>Company was looking to raise skills and gain qualifications (strong drive with American companies for managers to have degrees)</p> <p>They wanted to project a more professional attitude and image to their customers and they related this to better educated employees.</p> <p>‘the company needs to project a more professional attitude and a more professional image towards our customers; therefore we require that a certain percentage of your staff have a degree’ (Training Manager Company D 2011: 96-97)</p> <p>Link to learning provision and in particular occupationally specific courses was important.</p> <p>The thing about the ICM is that it’s actually professionally specific and what you’re teaching our staff is what they really need to know plus all the great management and the staff management and accounting knowledge. It pretty much steered directly toward where we wanted and where we see the needs of our staff - so it was a real ‘no-brainer’ for us. (Training Manager Company D 2011: 101-103)</p> <p>Also they looked for an appropriate framework for their selection of courses. This supports the value of National Occupational Standards (NOS) as documents to guide the design and selection of courses and assessment.</p> <p>we didn’t know what we were looking for. . . we had these 30,000 courses and I had a pretty good idea of what I thought a credit controller needed to know from a statutory, legal, and knowledge standpoint. But I really needed a framework in which to fit it and the ICM provided me with that framework. (Training Manager Company D 2011: 111-114)</p>	
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	<p>They emphasised the importance of occupational specific knowledge saying that even employees with finance degrees found Level 3 occupational specific courses useful:</p> <p>we have opened it (ICM credit management qualifications) up to everybody, especially the Level three programme because it covers really fundamental things - that's open to everyone. You'd be surprised; people with finance degrees have taken that programme because it is very specific to the tasks that they perform on a daily basis and things that you would not generally get covered under a finance degree. (Training Manager Company D 2011: 117-121)</p>	
Probing questions	<p>Refer to Table 16 Support for qualification</p> <ul style="list-style-type: none"> <li>Both TMs and OMs rated raising status of CM internally and externally most important – higher than improving knowledge, skills and importance. Why do you think this is?</li> <li>Giving recognition to in-company training also very important. Company does significant amount of in-company training – why do you choose this option rather than send everybody on external courses – is it just price and convenience?</li> </ul> <p>DT reflection</p> <p>The main reason for support for qualifications for credit managers reflected the increased importance of the role in the organisation, particularly due to the economic situation. Also, particularly large organisations have high expectations regarding the level of expertise and professionalism of their employees.</p> <p>This point was made strongly by the training managers at company A and B?</p> <p>Increased demands on the function required greater skills not only to carry out the function well but to command respect from other departments, particularly the sales team.</p> <p>Therefore qualifications were seen as important to raise knowledge</p>	

	<p>and skills and raise status and influence internally and externally because particularly following the ‘Credit Crunch’ government and the business community recognises the importance of effective credit management.</p> <p>Qualifications are seen as important for the knowledge and skills that they nurture. (Therefore content is as, if not more important than certification – hence the NVQ type – competence assessment model has limited value – employers do not need a certification service to measure competence – they have far better systems to achieve this – instead they need a framework for learning – hence the growth in importance of training at the expense of ‘qualifications’ particularly during the period when the NVQ assessment model was dominant)</p> <p>‘I was talking to some people, we have a very large debt collection group, and they said, “well this is just a job I do, I don’t really need any sort of qualifications to do this”. And I said to them, “well you’re so far behind the times, the job you do is so much more than collecting the money. You are the person who interfaces on a financial basis with the customer for the company. Not the sales team – no-one else, just you. Do you understand the financial implications of that company’s accounts - and on their free cash flow and net worth?” And they all say to me, “well what’s that?” I said, “You don’t understand what the net worth of the company you’re dealing with? How do you know they’re going to pay your invoices?”</p> <p>“Well because they told me.”</p> <p>“How do you know they can?”</p> <p>You know it’s just simple things. I think it’s really important that people understand where large and big businesses are going these days . . . We have over 250,000 staff, huge company. (Training Manager Company D 2011: 33-50)</p> <p><b>Raise knowledge and skills</b></p>	
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	<p>I think it's important that the credit community as a whole understands that the education of a credit controller these days has to be more than 'straight from school' . . . we expect a lot more of credit controllers today. (Training Manager Company D 2011: 20-22)</p> <p>everybody thinks they can just come in and do the job. But it's not . . . it's so much more - there's the risk element, the profitability element. These are all things you need an education to be able to understand. It's the effect of the market place on the economy - on your market place. (Training Manager Company D 2011: 24-27)</p> <p><b>Raise influence and status</b></p> <p>. Long gone are the days where a credit manager is just a 'collections manager'. We now look at whether we should be dealing with this company; we look at the profit line and we look at the profit margin of the deal and say that you're not going to sell at that rate - it doesn't make sense. So I think we need to raise our profile so sales don't look as a sales blockage but as part of their team. (Training Manager Company D 2011: 145-149)</p> <p>Consequently in Company D (as Company A) skills development is seen as a priority. There's a strong message from the top down and through various HR practices that there is an expectation to invest in personal development and qualifications:</p> <p><b>1. Open access to qualifications</b></p> <p>we have opened it up to everybody, especially the Level three programme because it covers really fundamental things - that's open to everyone. (Training Manager Company D 2011: 118-119)</p> <p>Company D will sponsor anybody to go outside to do the Level 5 programme. The Level 5 in-house programme, we have targeted specific people. We have targeted the high potential; the people in management roles already without a degree and that's basically it.</p>	
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	<p>(Training Manager Company D 2011: 123-126)</p> <p>2. HR practices create a company culture which strongly supports skills development:</p> <ul style="list-style-type: none"> <li>• <b>Briefing on qualification pathway and importance of CPD on recruitment:</b></li> </ul> <p>They're highly encouraged to at least do the Level 3 and you know we have a high percentage of people doing that. Every new person gets a half hour with me telling them the benefits of it. (Training Manager Company D 2011: 311-313)</p> <ul style="list-style-type: none"> <li>• <b>Time is allocated for learning in work time, employees are expected to make time for this and managers monitor this</b> (see results from structured survey)</li> </ul> <p>Everybody is expected to undertake a minimum five hours study in work time a month.</p> <p>Yes, we give people five hours a month in work time . . . people take half an hour of lunch hour and half an hour of work time regularly . . . (other) people choose to block out time to study in one go, for example Friday afternoon . . . and we're fairly flexible on that.</p> <p>DT And you're finding that people are doing that?</p> <p>IS Oh absolutely, people block out their calendars . . . you can't put meeting in their diaries (laugh). (Training Manager Company D 2011: 130-134)</p> <ul style="list-style-type: none"> <li>• <b>Promotion is dependent on qualification</b></li> </ul> <p>when we interview for a senior management position, one of the first questions is, "have you done the ICM?" and everyone in the department knows if they want to be a team leader then they had better do the ICM because that is one of the defining characteristics in the long run. (Training Manager Company D 2011: 277-280)</p> <ul style="list-style-type: none"> <li>• <b>High qualification expectations and targets</b></li> </ul> <p>for Company D, 95% of our management team must have a qualification and we're committed to the Level five program as that</p>	
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	<p>qualification. We think that is where we should be focussing the attentions of our staff. They don't need to know how to do management accountancy; CIMAs a waste of time for them. If they want a career in credit, the best qualification they can get is the Level 5 and then the BA Honours if they wish. We have committed that 95% of our management team will have the Level 5 programme or above. (Training Manager Company D 2011: 303-309)</p>	
<b>Direct/ interpreting question</b>	<p>So to clarify, do you mean that in-company training is tailored particularly to your requirements and can be easily adjusted to meet changing circumstances?</p>	
<b>Probing questions</b>	<p>Refer to Table 16 Support for qualification</p> <ul style="list-style-type: none"> <li>• OMs seem less concerned about using quals to improve knowledge, skills and performance than TMs – more interested in giving recognition for skills and knowledge, motivating employees and giving greater job satisfaction. Why do you think this is?</li> <li>• To what extent do you think that this reflects satisfaction with current HR practices at maintaining and developing knowledge, skills and performance?</li> </ul> <p><b>DT reflection</b></p> <p>Training manager confirms that they have a different perspective to operations managers – operations managers have a more limited view which focuses on targets. They are looking to motivate staff because this makes them more productive. They like flexible study because it means they can fit skills development around operational priorities. Company D Training manager confirms the views of companies A and B that training managers 'Training managers are looking at a bigger picture for the company and not just at that department level.' (Training Manager Company D 2011: 173-174)</p> <p>'happy staff - motivated staff - are more productive staff.' (Training Manager Company D 2011: 169-170)</p>	

	<p>the operational managers are the ones dealing with the staff on a day-to-day basis, on the basis that happy staff - motivated staff - are more productive staff. Also their view is very limited because they're looking at a very limited picture - they've got targets to achieve and happy motivated staff achieve targets. De-motivated staff don't achieve targets - unhappy staff don't come to work regularly and don't achieve targets. Training managers are looking at a bigger picture for the company and not just at that department level. (Training Manager Company D 2011: 168-174)</p> <p><b>Company D doesn't even have a learner contract</b> Considerable freedom – they work on the principle that happy staff are more productive – they didn't want to restrict people from leaving: we don't wantt people to feel that they have to stay – that wouldn't be that productive. We want to train and get the best out of them and be the best employers for our staff. If a person is not happy, then they're not productive so they might as well have some who are happy. (Training Manager Company D 2011: 257-260)</p>	
<b>Interpreting question</b>	So to clarify, you think that . . .	
<b>Direct/ interpreting question</b>	So to clarify, do you mean that in-company training is tailored particularly to your requirements and can be easily adjusted to meet changing circumstances?	
<b>Probing questions</b>	<p>Refer to Table 16 Support for qualification</p> <ul style="list-style-type: none"> <li>• Interesting that neither TMs or OM's were particularly concerned about benchmarking knowledge and skills <b>silence</b></li> <li>• Rewarding skills, knowledge and good performance</li> <li>• Progression</li> <li>• To what extent do you think that this reflects satisfaction with current HR practices at maintaining and developing knowledge, skills and performance?</li> </ul>	
<b>Further probing question</b>	<b>Amendment following 1 interview – explore understanding of the importance of using qualifications to establish and check for competency in more detail.</b>	

	<p><b>To what extent do you use qualifications to check that employees are competent or to establish their competency?</b></p> <p>DT reflection</p> <p>This was not covered in this interview</p>	
<b>Interpreting question</b>	So to clarify, you think that . . .	
<b>Probing questions</b>	<p>Refer to Table 16 Support for qualification</p> <ul style="list-style-type: none"> <li>Rewarding skills, knowledge and good performance also wasn't particularly important <b>silence</b></li> </ul> <p><b>This wasn't covered in this interview</b></p>	
<b>Interpreting question</b>	So to clarify, you think that / not sure why . . .	
<b>Probing questions</b>	<p>Refer to Table 16 Support for qualification</p> <ul style="list-style-type: none"> <li>Likewise, there wasn't a particular desire to encourage progression <b>silence</b></li> </ul>	
<b>Interpreting question</b>	So to clarify, you think that/ not sure why. . .	
<b>B Design</b>		
<b>Structuring question</b>	I'd like to move on now and think more about the design of ICM qualifications <b>silence</b>	3
<b>Introducing question</b>	What were you first thoughts about ICM qualifications?	6
<b>Follow up question</b> (if necessary)	<p>What did you think about the way they were designed . . .?</p> <p>Could you say more about what you liked and disliked?</p>	7
<b>Probing questions</b> (indirect)	<p>What do people think about . . .?</p> <ul style="list-style-type: none"> <li>small-bite sized units</li> <li>award of credit</li> </ul>	
<b>Probing questions</b>	<p>Refer to Table 17 Features valued in qualification</p> <ul style="list-style-type: none"> <li>Variety of ways to study regarded as most important by TMs and OMs. Why do you think this was rated so highly</li> </ul> <p>DT reflection</p> <p>Operations managers and training managers support for variety of ways to study for different reasons (this viewpoint is supported by</p>	6

	<p>Company A and B)</p> <p>I can see why the operational managers thought that, I can see why the training managers thought that, but in my mind I think that's for purely different reasons. I think that the operations managers think that if there are a variety of ways (to study) it means my staff don't have to go off every day.</p> <p>DT It's interesting, that's what everybody has said, all the training managers about the operations managers. It doesn't interfere too much with the daily working environment.</p> <p>IS And the training managers think it's great and flexible which means my students with learning difficulties might find a better way to learn. I think you're looking at completely different reasons for the same answer. (Training Manager Company D 2011: 181-189)</p> <ul style="list-style-type: none"> <li>• Specialised units which relate to credit management?</li> <li>• Opportunity for training to lead to an accredited award?</li> <li>• OMs seem to favour 'flexibility' in particular – why do you think this was the case?</li> </ul> <p><b>DT reflection</b></p> <p>Although the training manager values technical knowledge they are keen to develop practical skills. Hence the inclusion of small skills units is important. Also knowledge about how to build a customer relationship is important (and knowledge which is around the NOS): my personal opinion about collections is, you need to talk to your customer. You cannot just send letters and emails. People will ignore that. You need to build a relationship with your customer. If a customer is short of money, the person they like to is the person that gets paid first. So I think in my mind it was about giving them practical skills and teaching them how to do these things. Telephone collections, customer service; how you deal with an irate customer, these are all really practical things that they need to know. (Training Manager Company D 2011: 193-199)</p>
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	<p>Repeated emphasis about the importance of content:</p> <p>DT So it's more the practical skills rather than the particular size of the unit or anything like that, that's the most significant, the content of it.</p> <p>IS Yes, content every time.</p> <p>(Training Manager Company D 2011: 200-202)</p> <p>Flexibility and credit is also seen as important because it allows people to specialise, choose different pathways and transfer learning if they leave an organisation:</p> <p>For instance, one of my staff could do three quarters of the program here and get thirty credits and need thirty-seven for the Level 3. They could leave here and go off and pick seven credits up somewhere else and still get the diploma. Or they could say I've done the core syllabus here but I really want to learn about this part too. Can I not do this one with you and can I go outside and do that one at Thames Valley College (? And we have had someone do that. So I think it's really good that you award credit so people can mix and match,</p> <p>DT - it gives that flexibility.</p> <p>IS Absolutely,</p> <p>(Training Manager Company D 2011: 205-214)</p>	
Further probing questions	<p><b>Amendment following first interview – explore understanding of ‘value for money’</b></p> <p><b>Further questions</b></p> <p>To what extent are exam fees or membership fees an issue? What value do they place on links to a professional body?</p> <p>What factors most influenced decisions on choice of provider – is brand of an Institute or professional body important to them. Why?</p> <p>If another awarding offered assessments for say £10 less but without membership and other benefits of association with the professional</p>	

	<p>body, would they be interested or do they value the link to the professional community?</p> <p><b>DT reflection</b></p> <p>Strong sense from Company D's training manager that membership of the professional body in addition to qualifications was value for money – they didn't just require a qualification:</p> <p>DT the (other) big issue for the government at the moment is the issue of value for money and also value from additional services for example, not just doing an award but also being part of their professional body. What are your views about that, do you think that's value for money or is that superfluous to what you require? Do you just require the qualification?</p> <p>IS No I don't . . . I think it is value for money – no I don't think it's superfluous – I do think it's value for money.</p> <p>(Training Manager Company D 2011: 215-221)</p>	
<b>Direct/ interpreting question</b>	<p>Up until 2009, ICM quals didn't have much choice – just 4 Level 3 core units. To what extent did the change to QCF style qualifications influence peoples' engagement with qualifications?</p> <p>Just to clarify do you mean that the change to QCF style qualifications did effect your engagement with us?</p>	
<b>Structuring question</b>	<p>Thinking now about the units which people chose to study – mainly core business units to start with – then training – then – thinking about assignments linked to these to give credit <b>silence</b></p>	3
<b>Introducing question</b>	<p>Why have you opted for this strategy?</p>	
<b>Follow up question (if necessary)</b>	<p>What factors influenced this strategy . . . ?</p> <p><b>DT reflection</b></p> <p>See earlier comments about the importance of broad knowledge and skills to improve competency and management of customer relations.</p>	





Supports and challenges to implementation of QCF qualifications		
<b>Structuring question</b>	I'd like to think more now about what challenges you've experienced in implementing the QCF programme <b>silence</b>	3
<b>Introducing question</b>	What challenges have you experienced?	6
<b>Follow up question</b> (if necessary)	What about the changed design of the qualifications . . . ? Could you say more about what you liked and disliked?	7
<b>Follow-up question</b>	What about supports? What has supported your plans?	
<b>Interpreting question</b>	<p>So in summary the main challenges you experienced were . . .</p> <p>However you found . . . helpful</p> <p><b>DT Reflection</b></p> <p>Company D had not experienced any problems with the implementation of the qualification programme because they had a manager dedicated to people and process management.</p> <p>They found it easy to work with the ICM and to understand qualification requirements.</p> <p>Actually I think it was really straightforward, I think it was very easy. It was easy to work with you, with the ICM. It was easy to work with the structure with which we had to comply for the government bodies. (Training Manager Company D 2011: 228-230)</p>	

B Impact of qualifications		
Structuring question	<p>I'd like to think more now about the impact of qualifications <b>silence</b></p> <p>Year on</p> <p>50% more people registered with ICM</p> <p>6 more Associates – with Level 3 Diploma</p> <p>32 more Affiliates who have completed at least one unit</p>	3
Introducing question	<p>Are you pleased with progress?</p> <p><b>DT reflections</b></p> <p>Company D identifies as a direct result of studying:</p> <ul style="list-style-type: none"> <li><b>Positive feelings towards their organisation – increases loyalty and increased retention:</b></li> </ul> <p>I think that people value Company D more. I think that they recognise that it's a supportive company. I think some of them recognise how lucky they are. (Training Manager Company D 2011: 236-237)</p> <p>our staff turnover has dropped significantly (Training Manager Company D 2011: 266)</p> <ul style="list-style-type: none"> <li><b>Raised motivation and ability to do job better because improved skills</b></li> </ul> <p>I think it's increased the motivation at work and I think they're better able to do their job, they have better skills. So when they do leave eventually, they will take those skills on. (Training Manager Company D 2011: 239-240)</p> <ul style="list-style-type: none"> <li><b>Improved efficiency due to skills development because maintained collections levels even though head-count fallen:</b></li> </ul> <p>I think it's a lot to do with improvements in process and efficiency. I mean like most companies we have made head-count reductions – we made head-count reductions last year and yet our collections have not dropped. So what does that tell you? That tells me that we must be much more efficient. (Training Manager Company D 2011: 283-286)</p> <p><b>Example given</b></p>	6

	I listen to their ideas for example we have systems collections management and if they come to me and say that if that rule changed, I'll give you an example, someone said to me, ...any invoice over twenty thousand, I don't want it on my work list as overdue, I want it on my work list ten days <b>before it's due</b> so I can make sure that it's all ok and paid on time... So I changed the rule set for them - now every invoice over twenty thousand hits their work queue so that they can make sure they are being proactive in their collections. (Training Manager Company D 2011: 287-293)	
<b>Follow up question</b>	What have been the main wins . . . ? Disappointments?	7
<b>Probing questions</b>	Refer to Table 18 Impact of studying for qualifications  Both TMs and OM's appear to seem to have noticed: <ul style="list-style-type: none"> <li>• Improved ability to communicate</li> <li>• New knowledge and skills which have enhanced work performance to some extent (OM's quite positive)</li> <li>• Increased motivation and confidence</li> </ul> <b>However contrasting views about:</b> Likelihood of a pay increase <b>Less positive about:</b> Higher status at work Better chance of promotion <b>DT reflection</b> No negative areas identified	6
<b>Direct/ interpreting question</b>	Just to clarify do you mean that the change to QCF style qualifications did effect your engagement with us?	

Role of QCF qualifications in 5 years time for credit management		
<b>Structuring question</b>	<p>Lastly I'd like to think about your thoughts about Role of QCF qualifications in 5 years time for credit management.</p> <p><b>DT reflection</b></p> <p>See earlier comments that there is the expectation that more people will be qualified.</p>	3
<b>Introducing question</b>	What would you like to see?	6
<b>Follow up question</b>	<p>Is it important for people to complete full Diploma sized qualifications . . .?</p> <p>Disappointments?</p>	7
<b>Probing questions</b>	What do you see as future challenges	6
<b>Direct/ interpreting question</b>	Just to clarify do you mean that the change to QCF style qualifications did effect your engagement with us?	
<p>Many thanks for your time</p> <p>Next I will send</p> <p>You though my results for you to look at to</p>		

TABLE 16

**Reasons for support for qualifications for credit management employees <sup>1</sup>**

	<b>Training Managers</b>		<b>Operations Managers</b>				
	Ave A, B & D	Rank	A	B	C	Ave	Rank
To improve knowledge	4.7	3=	4.9	4.0	4.0	4.3	8=
To develop skills	4.7	3=	4.7	4.0	4.0	4.2	10
To raise performance	5.0	1=	4.9	4.5	4.0	4.5	6=
To benchmark knowledge and skills	4.0	10=	4.3	3.0	N/R	3.6	11
To reward skills, knowledge and good performance	4.0	10=	4.6	4.0	N/R	4.3	8=
<b>To motivate</b>	<b>4.7</b>	<b>3=</b>	<b>4.4</b>	<b>4.5</b>	<b>5.0</b>	<b>4.6</b>	<b>4=</b>
<b>To give more job satisfaction</b>	<b>4.7</b>	<b>3=</b>	<b>4.7</b>	<b>4.5</b>	<b>5.0</b>	<b>4.7</b>	<b>2=</b>
To encourage progression	4.3	9	4.6	<b>5.0</b>	4.0	4.5	6=
To give recognition for skills and knowledge	4.5	8	4.4	5.0	N/R	4.7	2=
<b>To give recognition to in-company training</b>	<b>4.7</b>	<b>3=</b>	<b>4.1</b>	<b>5.0</b>	<b>N/R</b>	<b>4.6</b>	<b>4=</b>
<b>To raise the status of credit management internally and externally</b>	<b>5.0</b>	<b>1=</b>	<b>4.6</b>	<b>5.0</b>	<b>N/R</b>	<b>4.8</b>	<b>1</b>

<sup>1</sup> Response in March 2010 before items introduced.

<sup>1</sup> Q12B. If you scored positively (scores 3 - 5) for question 11, rate the following reasons for encouraging employees to take qualifications in credit management? Score 1 – 5 (Score 1 for 'little importance' to 5 for 'great importance').

TABLE 17

**Features valued in qualifications for credit management employees <sup>2</sup>**

	Training managers					Operations managers				
	A	B	D	Ave	Rank	A	B	C	Ave	Rank
<b>Flexibility</b>	<b>4.5</b>	<b>5.0</b>	<b>5.0</b>	<b>4.8</b>	<b>4</b>	<b>4.3</b>	<b>5.0</b>	<b>4.0</b>	<b>4.4</b>	<b>1=</b>
Choice of a wide range of relevant units	4.0	5.0	4.0	4.3	8=	4.4	4.0	4.0	4.1	5
<b>Specialised units which relate to credit management roles</b>	<b>5.0</b>	<b>5.0</b>	<b>5.0</b>	<b>5.0</b>	<b>1=</b>	<b>4.9</b>	<b>4.0</b>	<b>4.0</b>	<b>4.3</b>	<b>3</b>
Option to develop bespoke specialised units	4.0	5.0	5.0	4.7	5=	3.9	4.0	3.0	3.6	9
<b>Opportunity for company training to lead to an accredited award</b>	<b>5.0</b>	<b>5.0</b>	<b>5.0</b>	<b>5.0</b>	<b>1=</b>	<b>4.6</b>	<b>5.0</b>	<b>3.0</b>	<b>4.2</b>	<b>4</b>
Option for assignments rather than exams for some units	2.5	5.0	3.0	3.5	13	3.7	5.0	3.0	3.9	7
(Option) For an e-test rather than a written exam	4.0	5.0	3.0	4.0	10	3.3	3.0	4.0	3.4	10
Option to include credit from other qualifications	5.0	4.0	5.0	4.7	5=	3.9	5.0	3.0	4.0	6
<b>A variety of ways to study</b>	<b>5.0</b>	<b>5.0</b>	<b>5.0</b>	<b>5.0</b>	<b>1=</b>	<b>4.3</b>	<b>5.0</b>	<b>4.0</b>	<b>4.4</b>	<b>1=</b>
The award of Level 2 and Level 3 passes for every unit	4.0	5.0	4.0	4.3	8=	3.9	3.0	2.0	3.0	12
Option to include up to 15 credits from the Level below in a L3 Diploma	2.0	5.0	4.0	3.7	11=	4.0	3.0	3.0	3.3	11
No limit to the time for completion of an Diploma	5.0	4.0	2.0	3.7	11=	3.4	2.5	2.0	2.6	13
Opportunities to progress to degree level	5.0	4.0	5.0	4.7	5=	4.1	5.0	2.0	3.7	8

<sup>2</sup> Q10. As an employer, to what extent are the following features valuable in a qualification for a credit management team?  
Score 1-5 (Score 1 for 'little importance' to 5 for 'great value')

TABLE 18

Impact of studying for qualifications <sup>3</sup>

	Training managers					Operations managers				
	A	B	D	Ave	Rank	A	B	C	Ave	Rank
<b>New knowledge and skills which they have used to enhance their work performance</b>	3.0	5.0	5.0	4.3	3=	4.2	3	3.0	3.4	3=
Improved understanding of the general environment in which they work	3.0	4.0	5.0	4.0	6=	4.2	4	4.0	4.1	1
<b>Improved ability to communicate in the business environment</b>	4.0	5.0	5.0	4.7	1=	3.7	3.5	3.0	3.4	3=
<b>Increased confidence</b>	4.0	5.0	4.0	4.3	3=	4.2	2.5	4.0	3.6	2
<b>Increased motivation towards work</b>	4.0	5.0	5.0	4.7	1=	4.2	2	4.0	3.4	3=
Raised interest in gaining further qualifications	4.0	4.0	4.0	4.0	6=	3.5	2	2.0	2.5	7
Higher status at work	3.0	4.0	4.0	3.7	9	3.5	2	1.5	2.3	8
Better chance of promotion	3.0	4.0	5.0	4.0	6=	3.5	2.5	3.0	3.0	6
Increased likelihood of a pay increase	5.0	4.0	4.0	4.3	3=	3.3	2.5	0	1.9	9
<b>Average score</b>	3.7	4.4	4.6	4.2		3.8	2.7	2.7	3.1	

<sup>3</sup> Q14. As a result of studying towards qualifications during the period to what extent do you believe that your credit teams have gained the following? Score 1 – 5 (Score 1 for 'little importance' to 5 for 'a great extent').