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|------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>Candidate</b> | <b>3.6</b>  | <b>3.3</b>  | <b>3.4</b>  | <b>3.2</b>  | <b>4.3</b>  | <b>3.8</b>  | <b>3.6</b>  |
| Preferred        | 3.83 - 4.02 | 2.93 - 3.15 | 3.66 - 3.84 | 3.55 - 3.57 | 3.96 - 4.14 | 3.50 - 3.74 | 3.50 - 3.74 |

## **CollectABILITY Index Interpretation:**

Each one of the six categories is of interest to a successful performance in Accounts Receivable. Some of them may be of more or less importance depending on your type of business which could be consumer, commercial, first or third party.

### **H – Honesty-Humility**

**Candidate Score: 3.6**

Comfort range: 3.83 to 4.02

Average: 3.92

A higher score may indicate that he/she has a desire to avoid:

- The manipulation of others for personal gain
- The temptation to break the rules
- An interest in lavish wealth
- Special entitlement

A lower score may indicate the person may:

- Flatter others to get what he/she wants
- Have an inclination to break rules for personal profit
- Be motivated by material gain
- Have strong sense of self-importance

Manipulation may be considered offensive by some people, but it is the responsibility of those of us charged with the responsibility of resolving debt issues to influence the customers or debtors. While the best collectors will not be distracted by commission or individual prizes, they do want and sometimes have a need to win.

### **E – Emotionality**

**Candidate Score: 3.3**

Comfort range: 2.93 to 3.15

Average: 3.04

A higher score may indicate that he/she:

- May experience a higher fear of physical dangers
- Could experience more anxiety in response to life's stresses
- Feels a need for emotional support from others
- Feels more empathy and sentimental attachments to others

A lower score may indicate:

- Not deterred by prospect of physical harm
- Feels little worry even in stressful situations
- Little need to share concern with others
- Feels emotionality detached from others

Empathy is the ability to see through the eyes of another, a powerful communication tool. The ability to understand before trying to be understood – but also a degree of detachment is preferred. We see and understand their pain, want to work with our clients and customers – but still have a desire to be successful.

A good collector attempts win/win. A great collector knows they may not win every time, accepts it – but has a strong aversion to loss.

## **X – Extroversion**

**Candidate Score: 3.4**

Comfort range: 3.66 to 3.84

Average: 3.75

A higher score may indicate that he/she:

- Experiences moderately good self esteem
- Feels confident when leading or addressing groups of people
- Enjoys social gatherings and interactions
- Experiences positive feelings of enthusiasm and energy

A lower score may indicate that he/she:

- Does not consider themselves popular
- Feels awkward when center of social attention
- Indifferent to social activities
- Feels less lively and optimistic than others do

Fitting in and working with a team and/or call center environment may be an important factor in this aspect of the assessment.

## **A – Agreeableness**

**Candidate Score: 3.2**

Comfort range: 3.55 to 3.57

Average: 3.56

A higher score may indicate that he/she:

- Easily forgives the wrongs that he/she suffered
- Is lenient in judging others
- Is willing to compromise and cooperate
- Can control their temper

A lower score may indicate that he/she:

- Holds grudges against those who have harmed them
- Is rather critical of others' shortcomings
- Will be stubborn in defending his/her point of view
- Feels anger readily in response to mistreatment

While diplomacy is called for in dealing with sensitive financial situations, a good collector will also be stubborn, almost – but not quite, to the point of taking it personally.

## **C – Conscientiousness**

**Candidate Score: 4.3**

Comfort range: 3.96 to 4.14

Average: 4.05

A high score may indicate that he/she:

- Is highly organized in time and surroundings
- Works in a disciplined way toward goals
- Strives for accuracy and perfection in tasks
- Very deliberate and careful when making decisions

A low score may indicate that he/she:

- Tends to be unconcerned with orderly surroundings or schedules
- Avoids difficult tasks or challenging goals
- Satisfied with work that contains some errors
- Makes decisions on impulse with little reflection

An individual with a lower score may do better in a more disciplined environment rather than working on his or her own.

## **O – Openness to experience**

**Candidate Score: 3.8**

Comfort range: 3.50 to 3.74

Average: 3.62

A high score may indicate that he/she:

- Becomes absorbed in beauty or art and nature
- Inquisitive about domains of knowledge
- Uses imagination freely in everyday life
- Takes an interest in unusual ideas or people

A lower score may indicate that he/she:

- Rather unimpressed by most works of art
- Feels little intellectual curiosity
- Avoids creative pursuits
- Feels little attraction toward ideas that may seem radical or unconventional

A higher scoring individual may be preferred in a fast changing environment where success is performance rather than adherence to procedures.