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The Influence of Training and Leadership Style on the Performance of
Collection Agents

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The Influence of Training and Leadership Style on the Performance of Collection Agents

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Abstract

This dissertation examines the performance of debt collection agents and how this performance is connected with training and leadership style. To examine this subject, I used a questionnaire which was distributed through SurveyMonkey. The final sample included 123 valid questionnaires.

The participants were people who currently work in the debt collection sector, as well as people who had worked in the sector in the past. The questionnaire included questions about training, leadership style and individual performance. It also included three overall evaluation questions and one open-ended question. In this final question, participants were asked directly what they believed could help debt collection agents improve their performance.

Data were collected and then analysed with SPSS, in order to examine which factors seem to influence performance.

The results showed that supportive leadership and good training are important for the work of debt collection agents. Training appears to matter both at the beginning, when a new agent enters the sector, and later through continuous training. In this way, agents can become more prepared, improve their skills and work more effectively toward their individual targets. Supportive leadership also seems to help agents perform better, because it gives them guidance and support in a job that can often be demanding. Pressure and strict control had a more limited role in the results.

The dissertation concludes that performance in debt collection is not influenced by only one factor. It depends on many elements, such as skills, supervision, pressure, experience, communication, resources and the general working conditions inside the organization.

Keywords

Training; supportive leadership; debt collection agents; professional performance; performance management

Περίληψη

Η παρούσα διπλωματική εργασία εξετάζει την απόδοση των εκπροσώπων είσπραξης οφειλών σε σχέση με την εκπαίδευση και το στυλ ηγεσίας. Για να εξεταστεί καλύτερα το συγκεκριμένο θέμα, δημιουργήθηκε ερωτηματολόγιο μέσω SurveyMonkey. Τα αποτελέσματα βασίστηκαν σε 123 έγκυρα ερωτηματολόγια, τα οποία συμπληρώθηκαν από άτομα που εργάζονται σήμερα στον κλάδο των εισπράξεων, αλλά και από άτομα που είχαν εργαστεί στον κλάδο στο παρελθόν. Το ερωτηματολόγιο εξέταζε την εκπαίδευση, το στυλ ηγεσίας και την ατομική απόδοση των εκπροσώπων. Περιλάμβανε επίσης τρεις ερωτήσεις συνολικής αξιολόγησης και, στο τέλος, μία ανοιχτή ερώτηση, μέσα από την οποία οι συμμετέχοντες μπορούσαν να αναφέρουν τι θεωρούν ότι θα βοηθούσε περισσότερο στη βελτίωση της απόδοσης των εκπροσώπων είσπραξης οφειλών. Τα δεδομένα συλλέχθηκαν και στη συνέχεια αναλύθηκαν με τη βοήθεια του προγράμματος SPSS, ώστε να εξεταστεί ποιοι παράγοντες φαίνεται να επηρεάζουν την απόδοση. Τα αποτελέσματα της έρευνας έδειξαν ότι η υποστηρικτική ηγεσία μπορεί να συμβάλει σε καλύτερα αποτελέσματα, ιδιαίτερα όταν συνδυάζεται με σωστή εκπαίδευση. Η εκπαίδευση φαίνεται να είναι σημαντική τόσο στην αρχή, όταν ένας νέος εργαζόμενος μπαίνει στον κλάδο της είσπραξης οφειλών, όσο και στη συνέχεια, μέσα από συνεχή εκπαίδευση και επανεκπαίδευση. Με αυτόν τον τρόπο, οι εκπρόσωποι μπορούν να πετυχαίνουν πιο αποτελεσματικά τους ατομικούς τους στόχους και να γίνονται σταδιακά καλύτεροι στον ρόλο τους. Αντίθετα, η πίεση και ο αυστηρός έλεγχος φάνηκε να έχουν πιο περιορισμένο ρόλο. Η εργασία καταλήγει ότι η επίδοση στον κλάδο των εισπράξεων δεν επηρεάζεται μόνο από έναν παράγοντα. Είναι ένα πολυδιάστατο αποτέλεσμα, το οποίο διαμορφώνεται από τις δεξιότητες, την εποπτεία, την πίεση, την εμπειρία, την επικοινωνία, τους διαθέσιμους πόρους και τις οργανωσιακές συνθήκες.

Λέξεις – Κλειδιά

Εκπαίδευση; υποστηρικτική ηγεσία; εκπρόσωποι είσπραξης οφειλών; επαγγελματική επίδοση; διαχείριση επίδοσης

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List of Abbreviations & Acronyms

Abbreviation	Meaning
APA	American Psychological Association
EFA	Exploratory Factor Analysis
H	Hypothesis
KMO	Kaiser-Meyer-Olkin measure
RQ	Research Question
SPSS	Statistical Package for the Social Sciences

1. Introduction

In debt collection, results are usually measured through numbers, targets and payments. However, from my own experience in the sector, the work is not only about asking someone to pay. A call can change from the first few seconds, depending on how the agent enters the conversation. I have seen in practice that a stable tone of voice and a clear explanation of the reason for the call can make the debtor more willing to listen. If this first step is not handled correctly, the conversation can easily become closed, defensive or unproductive.

I chose this topic because I currently work as a team leader in the debt collection sector, after working for six years as a debt collection agent. This experience made me want to understand more clearly what helps agents become better at this job. In my daily work, training and leadership style are not only theoretical ideas. They are things I see every day, through the way agents handle calls, react to pressure, understand procedures and try to reach their targets.

When I was working as an agent, I often saw each case as a different negotiation game. I do not mean this in a simple or careless way. I mean that every case needed a different way of thinking. Some debtors needed more explanation, others needed time, others reacted better when the conversation was more direct, and others first needed to feel that the agent had understood their situation. For me, the aim was not only to ask for payment, but to find a realistic solution with the person on the other side of the line.

For me, a sustainable solution means an arrangement that the debtor can actually keep until the end. It is not enough for someone to pay the first amount, if the instalments that follow are not realistic for his or her financial situation. This is why the agent needs to listen, explain and negotiate in a way that connects the target of the company with the real ability of the debtor to respond.

Today, as a team leader, I notice that one common mistake is that some agents go too quickly to the demand for payment or to the settlement proposal. In these cases, the debtor may not have understood why he or she is being called, what the case is about, or what needs to be done next. I believe that this first part of the call is very important. The agent must first explain the reason for the communication, give the necessary information and then move to the negotiation part.

In my daily work with agents, I try to support them mainly through the calls themselves. I listen to calls with them, discuss what went well, explain what could be improved and then let them try again on their own. After that, we discuss the next call and the points that should not be missed. There is pressure toward targets, because this is part of the sector, but I believe that this pressure should be healthy. The purpose is not only to check numbers, but to help the agent improve through everyday practice.

Consequently, evaluating performance within the debt collection sector extends far beyond the mere fulfillment of quantitative targets. Professional efficacy in this domain demands a synthesis of structured training, practical experience, telephonic confidence, and articulate communication. Furthermore, continuous feedback grounded in real-case analyses is vital, given that each interaction presents distinct communicative challenges. Such developmental support is essential not only for integrating novice agents but also for refining the competencies of experienced personnel through collaborative call reviews and targeted guidance.

Grounded in these operational insights, this dissertation investigates the empirical relationship between training frameworks, leadership methodologies, and agent performance. Specifically, the study examines how structured training, supportive leadership, and coercive control/pressure distinctively correlate with operational proficiency, target attainment, the management of non-compliant debtors, and overall performance evaluations. To analyze these dynamics, the study utilizes quantitative questionnaire data gathered from a sample of current and former debt collection agents within the Greek financial and service sectors.

The research questions examined in this dissertation are the following:

RQ1: What main dimensions emerge from the questionnaire scales related to training, leadership style, performance and overall evaluation of debt collection agents?

RQ2: What relationships exist between training, supportive leadership, pressure / strict control, professional / operational performance, achievement of collection targets, handling difficult debtors and overall evaluation?

RQ3: To what extent do training, supportive leadership and pressure / strict control predict professional / operational performance, achievement of collection targets, handling difficult debtors and overall evaluation?

RQ4: Do participants' perceptions of training, supportive leadership, pressure / strict control, performance and overall evaluation differ according to their demographic and professional profile?

After this introduction, the dissertation continues with the literature review, the methodology, the analysis of the questionnaire results, the discussion of the findings and the final conclusions and recommendations.

2. Literature review

2.1 Introduction

When compiling the literature review for this dissertation, a primary methodological challenge was the pronounced scarcity of empirical academic research directly examining debt collection agents, both within the Greek socioeconomic context and internationally. Systematic searches targeting concepts such as debt collection agents, collection efficacy, specialized industry training, call-center leadership paradigms, employee performance, and target-driven psychological pressure failed to yield a distinct, consolidated body of literature addressing this exact occupational niche. Consequently, this chapter synthesizes broader theoretical frameworks encompassing organizational training, leadership modalities, interpersonal communication, and performance management.

While these foundational sources do not capture the idiosyncrasies of the debt collection sector in its entirety, they provide essential explanatory frameworks for the operational environment under analysis. This application is justified by the fact that debt collection workflows exhibit significant operational commonalities with traditional call-center and telemarketing configurations, most notably standardized performance targets, high-frequency repetitive communication, intensive supervisory oversight, and acute systemic pressure (Noe, 2020; Northouse, 2021; Goleman, Boyatzis, & McKee, 2002)

Empirical observation indicates that the performance variance of a collection agent cannot be attributed to a singular determinant. Although formal training programs are foundational, their efficacy remains constrained in the absence of systematic post-training monitoring within the daily operational workflow. Line management must actively engage in call auditing, quality assurance evaluations, and behavioral assessments to determine whether theoretical concepts are being effectively operationalized on the shop floor. This prerequisite aligns with established training transfer literature, which posits that instructional interventions must systematically foster the acquisition of knowledge, skills, and behavioral competencies that are directly transferable to the workplace environment (Noe, 2020).

In operational terms, successful training transfer manifests through both qualitative auditory markers and quantitative performance metrics. Efficacy is demonstrated by a measurable reduction in procedural errors, increased standardization of communication protocols across

the team, and a highly structured approach to debtor engagement. Rather than employing ad-hoc, uncoordinated rhetoric, the agent utilizes systematic conversational pathways, explicitly articulating the objective of the contact and strategically guiding the interaction toward mutually viable resolution frameworks.

While performance in the debt collection sector is conventionally quantified through immediate financial recovery rates, a comprehensive evaluation of agent efficacy necessitates an analysis of the structural support mechanisms provided to the individual. Prior to attributing performance deficits solely to quantitative metrics, it is methodologically rigorous to evaluate the adequacy of the onboarding infrastructure, the strategic allocation of case portfolios conducive to skill development, the frequency of formative feedback, and the availability of remedial interventions. Supervisory assessments should prioritize the agent's longitudinal performance trajectory and demonstrated professional engagement metrics that directly align with leadership theories emphasizing situational and transformational frameworks (Northouse, 2021; Goleman, 2000).

Within the scope of debt collection practices, an agent's performance is intrinsically linked to the caliber of the negotiation process and the strategic presentation of the case. It is imperative that the debtor develops a comprehensive understanding of their current financial posture, the potential ramifications of leaving the issue unresolved, and the structural utility of a settlement in effectively managing the outstanding liability. Consequently, the agent's role transcends the mere solicitation of payment; it demands proficient communication skills, strategic conversation management, and the maintenance of strict professional decorum under high-pressure conditions. In this light, effective communication, interpersonal influence, and emotional intelligence emerge as foundational pillars of professional efficacy in this domain (Carnegie, 1936/2006; Goleman, Boyatzis, & McKee, 2002).

For this reason, the preceding literature review is systematically structured around the core conceptual variables subsequently examined in the empirical phase of this dissertation: professional training, leadership paradigms, operational pressure or stringent administrative control, and agent performance. The primary objective of this chapter is to consolidate the theoretical framework comprehensively, thereby ensuring conceptual continuity and precluding redundant theoretical expositions in the subsequent analytical chapters.

2.2 The Role of Collection Agents and Their Work Environment

When you think about what makes a good debt collection agent, the total collected at month-end tells you something, sure, but it's really only part of the story. The number is important, because the sector is target-oriented, but it does not always show whether the case was handled properly. A debtor may accept an immediate payment during a call and then fail to continue with the instalments. In that case, the result looks positive at first, but the agreement has not really solved the debt problem. That's why I'd argue performance can't just be about the end number, you have to look at how the agent actually got there. (Olson & Simerson, 2015).

In collection work, the structure of the call has a practical role. The agent first has to explain the reason for the contact and present the case before moving to negotiation. If the call goes directly to payment pressure, the debtor may not understand the situation or may agree only to end the conversation. Communication and influence are therefore relevant to this role, because the response of the other person depends not only on what is asked, but also on how the message is presented (Carnegie, 1936/2006; Goleman et al., 2002).

Emotional control is probably the trickiest part of the job, and it's easy to underestimate how much it matters. A debtor may be defensive, irritated or unwilling to listen, especially when the communication concerns an overdue debt. The agent's reaction at that moment can affect the rest of the call. If the agent raises the tension, the communication may become a conflict. But if the agent stays calm, actually hears the debtor out, and steers things back on track, that's when calls tend to go somewhere productive. That's basically emotional intelligence in action, keeping yourself in check, reading the room, and not letting the conversation spiral (Goleman, 2000; Goleman et al., 2002).

There is a clear difference between pushing for a quick payment and negotiating an arrangement that the debtor can actually follow. A quick payment may support short-term figures, but a realistic arrangement is more useful when it is based on the debtor's repayment capacity and on a clear explanation of the case. This is really the core of what this dissertation is trying to get at performance isn't just one thing, it's a mix of results, how you communicate, how you negotiate, and how you handle the tough calls.

But none of this just clicks into place on its own, without decent training and managers who actually follow through, it stays theoretical. Training can help agents learn the steps of the

call and the correct way to manage cases. Training alone doesn't cut it, team leaders need to be in the mix day-to-day, watching how agents actually handle calls and stepping in when things go sideways (Noe, 2020; Northouse, 2021).

2.3 Training Effectiveness

Training isn't really about whether people can recall what they sat through, it's about whether any of it actually sticks when the pressure is on. It is shown more clearly when training changes how they actually work. In this dissertation, this idea is applied to debt collection agents, because their role requires more than knowledge of procedures. Agents also need communication skills, negotiation ability, emotional control, basic legal and ethical awareness, and the ability to remain professional when debtors are resistant or difficult to manage (Noe, 2020).

In debt collection teams, the effect of training becomes visible after the initial training period, when agents start handling real calls. Knowing the script or the formal procedure is not enough if the agent cannot apply it under pressure. For example, when an agent moves directly to payment pressure without first explaining the reason for the call and presenting the case, the training has not fully transferred into everyday work. This is why training should be connected with job behaviour and not only with attendance or theoretical knowledge (Noe, 2020).

Training also needs to match the real daily structure of the job. In debt collection, this includes understanding portfolios, prioritizing accounts, making calls, handling objections, negotiating repayment plans, documenting outcomes accurately and following compliance rules. If training stays too general, agents may understand the theory but still struggle with the actual sequence of the work. If training doesn't map onto what agents actually do every day, it's not going to stick, it's that straightforward. (Noe, 2020).

Olson and Simerson (2015) make a useful distinction between what is achieved and how it is achieved. This distinction matters in a collection department. Hitting a payment target may look positive, but it does not show whether the agent handled the call well or whether the debtor will continue with the arrangement. Getting a payment today doesn't mean much if the debtor felt cornered into it and won't follow through next month. Training should

therefore clarify both the expected result and the professional behaviour required during the call (Olson & Simerson, 2015).

The emotional side of the work also needs attention. Goleman et al. (2002) argue that emotional and interpersonal behaviours are developed through practice, feedback and time. This is relevant to collection agents because difficult calls often place pressure on the agent's reactions. Under stress, agents may speak too quickly, interrupt, become defensive or follow the script mechanically. Training can point agents in the right direction, but these behaviours usually become stable only after practice, difficult calls and feedback (Goleman et al., 2002).

Brown (2018) also treats difficult conversations and honest feedback as skills that require repeated work. In a collection environment, this means that training should include realistic situations, such as debtors who refuse to listen, become aggressive or need a clearer explanation of the available options. The aim is not only for agents to know what active listening means, but to use it while the call is actually difficult (Brown, 2018).

None of this works without decent feedback, though, and that's where a lot of collection teams fall short. Goleman (2000) connects coaching with performance improvement because it clarifies expectations and links individual behaviour with wider goals. In a collection team, vague feedback such as "good call" or "try harder" is not enough. Agents need real, specific feedback, not just 'good call' or 'try harder,' but an actual breakdown of what happened and why it went the way it did. A team leader can examine whether the opening was clear, whether the agent listened, whether the proposed arrangement was realistic and whether resistance was handled professionally (Goleman, 2000).

Communication and influence are also part of effective training. Carnegie (1936/2006) emphasizes that people respond better when the communicator considers their position and avoids unnecessary criticism. In debt collection, this does not mean that agents should avoid firmness. It means that agents should be trained to explain the case clearly, understand objections and use language that keeps the conversation open for negotiation (Carnegie, 1936/2006).

If agents walk into a training session thinking it's just another box to tick, the chances of anything actually changing are pretty slim. Goleman et al. (2002) argue that behavioural change becomes more likely when people connect the change with their own development. In collection work, this means that agents need to understand how training can help them

reduce repeated mistakes, handle pressure more calmly and improve their results in a more stable way (Goleman et al., 2002).

Another issue is the balance between structure and judgement. Scripts and procedures are necessary for collection agents to do their work, because they support consistency and compliance. However, a script cannot cover every debtor reaction. Some calls need explanation, others need objection handling, and others require a more careful negotiation of repayment capacity. Effective training should therefore help agents follow the procedure, but also understand how to adapt their communication within the limits of that procedure (Carnegie, 1936/2006; Noe, 2020).

Training does not take place in isolation in this environment. What agents do with it depends heavily on the environment they return to after the session ends. Olson and Simerson (2015) argue that organizational problems are often interconnected and cannot be explained through one cause only. This matters in collection work because weak performance may be linked to training, leadership, target pressure, unclear procedures, portfolio quality, emotional fatigue or limited feedback. Training may have less impact if the daily environment does not support what agents are taught (Olson & Simerson, 2015).

The workplace environment plays a critical role in determining employee behavior and organizational outcomes. When debt collection agents operate under the constant threat of severe criticism for suboptimal performance, they exhibit defensive behaviors, such as withholding requests for assistance and concealing operational errors. A corporate culture exclusively focused on quantitative targets and high-pressure dynamics shifts employee motivation from continuous improvement to risk aversion and mistake concealment. Sinek (2014) posits that leadership bears the fundamental responsibility of establishing a psychological safety net, enabling personnel to accept accountability without fear of retribution. Complementing this perspective, Brown (2018) links constructive feedback and challenging organizational dialogues directly to professional development and organizational learning. Within a debt collection framework, this necessitates the implementation of transparent performance metrics alongside a supportive environment where unsuccessful calls can be critically evaluated without indignity and utilized as developmental tools (Brown, 2018; Sinek, 2014).

Furthermore, leadership efficacy is intrinsically linked to the transfer of training. Northouse (2021) conceptualizes leadership as a structured process involving influence, guidance, and systemic support. Within debt collection departments, frontline leaders serve as essential conduits for training sustainability; they monitor the real-time application of training methodologies during live interactions, deliver formative feedback, and remediate systemic errors. While formal training programs provide the foundational framework for employee competency, active leadership ensures the long-term integration of these competencies into daily operations (Northouse, 2021).

Consequently, training effectiveness manifests through empirically observable metrics: adherence to communication frameworks, clarity in case presentation, proficient objection handling, negotiation of viable payment structures, accurate data logging, and performance adjustments post-feedback. This systemic interplay between instructional design, leadership intervention, and daily operational execution justifies the concurrent examination of training models and leadership styles as primary determinants of agent performance in debt collection environments (Noe, 2020; Northouse, 2021).

2.4 Leadership Style, Supportive Leadership and Pressure/Strict Supervision

Leadership in debt collection isn't some abstract management theory it shows up every day in how agents deal with pressure, tough calls, and whatever feedback their supervisor throws at them. In a collection department, performance is usually measured through indicators such as contact rate, collection amount, promise-to-pay conversion, kept promises and achievement of monthly targets. But those numbers only tell you so much. Behind every result, there is a specific way of working, communicating, reacting to pressure and learning from previous calls. For this reason, the way a collection team is led can influence how agents handle calls, pressure, feedback and daily targets (Goleman, 2000; Northouse, 2021).

That's exactly why leadership style matters so much in collections specifically, it's not a generic office setting. Collection agents are not only expected to achieve numerical targets. They also need to communicate professionally with debtors, follow procedures, remain calm during difficult conversations, document information accurately and adjust their approach depending on the case. In this context, leadership does not simply mean giving instructions or monitoring performance reports. It also means creating the conditions under which agents

understand what is expected from them, receive useful feedback and improve their daily work (Goleman, 2000; Northouse, 2021; Sinek, 2014).

Northouse (2021) is useful for this discussion because he describes leadership as a process of influence rather than only as a formal position. This idea is important in collections because the leader influences not only what agents do, but also how they understand success. A supervisor or Team Leader may set targets, monitor results and correct mistakes, but leadership also appears in smaller everyday actions, such as how feedback is given after a call, how pressure is communicated, how mistakes are discussed and how agents are encouraged to improve. In practice, a leader is not only responsible for the final numbers, but also for shaping the working climate that produces these numbers (Northouse, 2021).

Researchers who have examined leadership do not approach it in one single way. Some focus on emotional intelligence, others on strategy, trust, courage or the development of employee potential. The reason it helps to look at multiple frameworks is that real leadership doesn't reduce to a single behavior, anyone who's managed a team for more than a week knows that. In a debt collection team, several leadership mechanisms can operate at the same time. The leader sets goals, explains priorities, creates the work atmosphere, decides the type of feedback that agents receive and affects whether team members feel able to discuss mistakes and learn from them (Brown, 2018; Goleman, 2000; Northouse, 2021; Olson & Simerson, 2015; Sinek, 2014; Wiseman & McKeown, 2010).

Goleman's model of leadership styles is particularly relevant because it connects leadership behavior with organizational climate and performance. Goleman (2000) identifies six leadership styles: coercive, authoritative, affiliative, democratic, pacesetting and coaching. Each style has different effects on the work climate and is linked with different emotional intelligence abilities. A central point in Goleman's argument is that effective leaders do not rely on only one style. Instead, they need flexibility and must adapt their leadership behavior to the needs of the situation (Goleman, 2000).

In debt collection, the coercive and pacesetting styles can appear quite easily because the environment is target-driven and often stressful. A coercive style may be necessary in serious compliance issues, urgent deadlines or cases where immediate action is required. A pacesetting style may also be useful when experienced agents know their work well and can operate independently at a fast pace. However, these styles can create problems when they

become the normal way of leading. If agents feel that they are constantly being watched, compared or corrected, they may focus only on avoiding mistakes instead of improving their skills. In such cases, pressure may produce short-term activity, but it does not necessarily create sustainable performance (Goleman, 2000; Sinek, 2014).

The authoritative, affiliative and democratic styles are also relevant to collection work. Authoritative leadership can help agents understand the meaning behind the targets and the priorities of the department. Affiliative leadership can support trust, especially after stressful periods or difficult calls. Democratic leadership can also be useful because experienced agents often have practical knowledge about debtor objections, call handling, follow-up habits and weaknesses in procedures. These styles show that performance is not achieved only through control. It can also be supported through guidance, trust, participation and a clear explanation of goals (Goleman, 2000; Northouse, 2021).

The coaching style is especially important for this dissertation because it connects leadership directly with employee development and the long-term use of training. Goleman (2000) describes coaching leaders as those who help employees recognize their strengths and weaknesses, connect them with development goals and become more open to guidance and feedback. This is highly relevant in debt collection because many important skills are developed through practice. Agents may receive initial training, but they usually improve through repeated calls, listening to feedback and adjusting their behavior in real situations (Goleman, 2000; Noe, 2020).

In collection work, coaching may involve several practical areas. A leader may help an agent improve tone of voice, questioning techniques, negotiation approach, handling of objections, complaint management, documentation accuracy or emotional control during difficult calls. A coaching leader does not simply tell the agent that performance is low. The leader helps the agent understand what is happening behind the result. For example, a report may show a low collection rate or a low promise-to-pay conversion, but it does not explain whether the problem is poor questioning, weak negotiation, lack of confidence, wrong prioritization or difficulty in handling pressure. Coaching helps connect the numerical result with the actual behavior that needs improvement (Goleman, 2000; Noe, 2020).

This point is important because numbers alone do not explain everything. A low result may show that there is a problem, but it does not automatically show the reason for the problem.

Useful feedback after a call needs to be specific and practical. It should show what went well, what needs to change and how the agent can handle a similar case next time. In this way, leadership becomes part of the learning process. The agent does not only receive criticism but also understands how to improve. This is why coaching can support performance more effectively than simple monitoring or pressure (Goleman, 2000; Northouse, 2021).

Another important point in Goleman's model is flexibility. A collection manager or Team Leader may need to use different styles during the same day. For example, the leader may set priorities in the morning, provide individual coaching after a difficult call, ask experienced agents for suggestions about debtor objections and intervene directly when there is a compliance risk. This shows that leadership in collections is not always clean or theoretical. It is practical and depends on the situation. A good leader needs to understand when to push, when to coach and when to give experienced employees more independence (Goleman, 2000).

Olson and Simerson (2015) add another useful perspective because they connect leadership with strategy, implementation, resources and the reality of everyday work. This is important in debt collection because targets cannot be examined separately from the conditions under which agents work. A leader may ask for better results, but performance also depends on portfolio quality, available tools, debtor information, call guides, follow-up procedures and operational support. Even clear numerical targets may become difficult to achieve if the receivables are weak, the information is outdated or agents do not have the necessary support to perform effectively (Olson & Simerson, 2015).

In this sense, leadership is not only interpersonal. It is also operational. A developmental leader helps agents improve their skills. A supportive leader ensures that procedures are clear, systems are functional and agents know where to ask for help. An inspiring leader connects daily pressure with a broader team purpose. A working leader understands the actual operation, including call flow, segmentation, follow-up discipline and the reasons why some cases are more difficult than others. In practice, strategic leadership helps close the gap between what the organization expects and what actually happens in the daily work of the team (Olson & Simerson, 2015).

Sinek's work adds the dimension of trust and psychological safety. Sinek (2014) argues that people perform better when they feel protected by their leaders and when the workplace creates a "circle of safety." In collection work, psychological safety isn't about going soft on performance; it means people can admit when something went wrong without dreading the fallout. It means that employees can ask questions, discuss mistakes and seek support without feeling humiliated. This is important because collection agents face rejection, pressure and emotionally difficult conversations. If agents fear their leader, they may hide mistakes, avoid difficult cases or focus only on protecting themselves. If they trust their leader, they are more likely to discuss weaknesses and improve their approach (Sinek, 2014).

Wiseman and McKeown's (2010) idea of multipliers offers another useful way to understand leadership. Leaders can improve performance not only by correcting weaknesses, but also by recognizing and using the strengths of employees. In a collection team, one agent may be strong in calming angry debtors, another may be good at organizing follow-up, and another may understand portfolio patterns or common objections. A supportive leader can use this practical knowledge to help the whole team improve. On the other hand, an overly controlling leader may leave this knowledge unused because employees may not feel encouraged to share it (Wiseman & McKeown, 2010).

So, when you pull it all together, leadership style shapes performance in ways that are genuinely interconnected not just parallel bullet points. First, it affects motivation, because agents are more likely to remain committed when they understand the purpose of their work and receive recognition. Second, it affects clarity, because employees perform better when expectations, standards and priorities are clear. Third, it affects learning, because feedback and coaching can turn daily experience into skill development. Fourth, it affects the emotional climate, which is especially important in a high-pressure environment. Finally, it affects accountability, because effective leaders do not ignore weak performance, but address it in a way that combines standards with development (Goleman, 2000; Northouse, 2021; Sinek, 2014).

Within the debt collection sector, leadership style serves as a critical determinant of both the quantitative and qualitative dimensions of employee performance. Quantitative performance is traditionally operationalized through objective metrics such as total collection volume, contact rates, promise-to-pay conversion frequencies, kept promise rates,

call completion volumes, and monthly target attainment. Conversely, qualitative performance encompasses multidimensional behavioral indicators, including call quality standards, regulatory compliance, the ethical treatment of debtors, documentation accuracy, intra-team collaboration, and the psychological capacity to navigate high-conflict conversations. Extant literature suggests that an exclusive managerial focus on quantitative optimization may yield short-term target achievement, yet concurrently induces employee burnout and systemic compliance vulnerabilities, a trade-off that introduces significant long-term organizational risk. Consequently, a balanced leadership paradigm is required to simultaneously optimize operational outcomes and sustain long-term performance equity (Goleman, 2000; Northouse, 2021).

Furthermore, leadership efficacy is inextricably linked to the outcomes of organizational training initiatives. While training interventions equip agents with requisite procedural knowledge, negotiation methodologies, and behavioral expectations, the leadership climate dictates the empirical application of these skills within daily operations. Although collection agents may undergo structured training in principled negotiation, empathy, and objection handling, the positive transfer of training into live telephony environments is heavily mediated by post-training supervisory behaviors. When supervisors disproportionately incentivize operational velocity and psychological pressure, agents routinely abandon customer-centric methodologies. Conversely, when supervisors engage in active call monitoring, deliver constructive feedback, and reinforce trained behavioral competencies, the probability of successful training transfer increases significantly (Noe, 2020; Northouse, 2021).

Synthesizing these dynamics, this dissertation posits that leadership style exerts both direct and indirect effects on collection agent performance. Directly, leadership shapes daily operational behaviors through explicit supervision, feedback mechanisms, strategic prioritization, and accountability structures. Indirectly, leadership conditions the workplace environment by influencing intrinsic motivation, the psychological and emotional climate, organizational trust, and the cognitive mechanisms underlying training transfer. Therefore, a central premise of this research is that training interventions and leadership behaviors do not operate as isolated variables within the debt collection ecosystem. Rather, their interaction effect is paramount; frontline agents require both the technical and behavioral competencies derived from training, alongside the supportive leadership infrastructure

necessary to execute these competencies under high-stress operational conditions (Noe, 2020; Northouse, 2021).

2.5 Performance of Collection Agents as a Multidimensional Concept

Performance is about more than just hitting a number at month-end though that's often what gets the most attention. In many jobs, performance includes both the result of the work and the way the work is done. This is also true for collection agents. Their role is connected with the amount collected, but it also includes communication quality, correct use of procedures, ability to handle pressure, and follow-up with debtors. For this reason, debt collection performance cannot be understood only through one financial indicator (Campbell et al., 1993; Koopmans et al., 2011).

In the literature, individual work performance is often linked with the behaviours and actions that help an organization achieve its goals. This view is useful because a monthly report shows the final result, but not always the behaviour behind it. Two agents may have similar results, but their work may not have the same quality. One agent may use clear communication and proper follow-up, while another may achieve a short-term result with weaker compliance or poorer call handling. This shows why performance needs to be examined in a broader way (Aguinis, 2019; Campbell et al., 1993).

One useful distinction is between task performance and contextual performance. Task performance refers to the main duties of the job. For collection agents, this may include contacting debtors, negotiating payment plans, securing promises to pay, recording information correctly, and reaching monthly targets. These activities are part of the formal role of the agent and are usually measured through reports and key performance indicators (Borman & Motowidlo, 1993; Koopmans et al., 2011).

Contextual performance doesn't show up in the KPIs, but that doesn't make it any less real or relevant. It includes behaviours that support the team and the wider work environment. In a collection team, this may include cooperation with colleagues, sharing useful information, following common procedures, asking for help when needed, and keeping a professional attitude during difficult periods. These behaviours may not appear clearly in a KPI dashboard, but they can affect the way the team works as a whole (Borman & Motowidlo, 1993; Koopmans et al., 2011).

Quantitative indicators remain important in debt collection. Collection departments often use measures such as collection amount, contact rate, number of completed calls, promise-to-pay conversion, kept promise rate, and monthly target achievement. These indicators help managers follow performance and compare results between employees, teams, or time periods. However, they do not always explain why performance is high or low. A weak result may be connected with lack of skills, poor follow-up, low motivation, difficult portfolio quality, or limited support from the supervisor (Aguinis, 2019; Koopmans et al., 2011).

Qualitative performance is also needed in order to understand the role more completely. In collection work, qualitative performance may include call quality, professional communication, correct documentation, compliance with rules, respectful treatment of debtors, and ability to manage difficult conversations. An agent may complete many calls, but this does not mean that the calls are effective or properly handled. Good performance should therefore include both the quantity and the quality of the work (Aguinis, 2019; Koopmans et al., 2011).

Another part of performance is the ability to learn and adapt. Collection agents do not speak with the same type of debtor in every call. Some debtors may be cooperative, while others may be angry, stressed, or unwilling to discuss a solution. Because of this, agents need to adjust their communication depending on the case. Adaptive performance is important because employees are not only expected to repeat the same task. They also need to respond effectively when the situation changes (Koopmans et al., 2011; Pulakos et al., 2000).

Training matters, but it only goes so far; what happens after the training is often what makes the real difference. Training can provide knowledge about procedures, communication, negotiation, systems, and compliance. Still, agents need to use this knowledge during real calls. They also need feedback and support in order to correct mistakes and improve over time. For this reason, training affects performance more clearly when it is transferred into everyday work (Aguinis, 2019; Noe, 2020).

Feedback is an important part of this process. A report may show that an agent has low results, but it does not show the full reason behind the result. The problem may be poor call structure, weak questioning, lack of confidence, or failure to follow important steps in the conversation. Good feedback helps the agent understand what was done well and what needs

to change. In this way, performance management is not only about checking results. It can also support learning and improvement (Aguinis, 2019; Noe, 2020).

Leadership is also related to the performance of collection agents. Leaders influence how agents understand targets, how they receive feedback, and how they deal with pressure. A manager who just hammers agents about their numbers isn't really managing; they're just adding pressure without giving anyone a way to actually get better. A leader who explains expectations, gives practical guidance, and supports learning can help agents improve both their behaviour and their results. This is important because performance in collection work depends not only on individual effort, but also on the way the team is managed (Goleman, 2000; Northouse, 2021).

There's also an emotional dimension to all of this that's easy to overlook, particularly in a job as stressful as debt collection. Collection agents often deal with rejection, difficult conversations, and pressure to reach targets. If the work climate is based mainly on fear or constant comparison, employees may avoid asking for help or may hide their weaknesses. A more supportive climate can make it easier for agents to discuss mistakes, accept feedback, and improve their work. For this reason, trust and psychological safety may also affect performance in collection environments (Northouse, 2021; Sinek, 2014).

Overall, the performance of collection agents should be viewed as a multidimensional concept. It includes measurable outcomes, such as collection amount and target achievement, but also qualitative elements such as call quality, compliance, communication, follow-up, learning, and teamwork. This is why, for the purposes of this dissertation, I'm treating performance as something more layered since the study looks at how training and leadership actually shape what agents do day to day. If performance is seen only as a number, important parts of the job may be ignored. A multidimensional view gives a more complete understanding of what collection agents do in their daily work (Aguinis, 2019; Campbell et al., 1993; Koopmans et al., 2011; Noe, 2020).

2.6 Connecting Training, Leadership and Performance

The previous sections examined the three main parts of the theoretical background separately: training effectiveness, leadership style and performance in collection environments. Rather than going over everything again, this section looks at how these three

areas connect. Put simply, training gives agents the foundation they need, but whether any of that sticks once they're on the floor is a whole different question, and a lot of it comes down to who's managing them and how (Goleman et al., 2002; Olson & Simerson, 2015).

At the operational level, training is expected to be more useful when supervisors reinforce it through feedback, coaching and clear expectations. Alongside this, pressure or strict control is treated as a separate issue because it may improve focus on targets but may also create strain if it is not balanced with guidance and support (Goleman, 2000; Sinek, 2014).

This synthesis prepares the ground for the conceptual framework that follows in Section 2.8. The detailed definitions have already been given in the previous sections, so the next step is to show how the variables are positioned in the empirical model.

2.7 Research Gap and Contribution of the Study

The research gap identified here is not the absence of literature on leadership, training or performance management. These fields are already well developed. The gap lies in the limited application of these ideas to collection agents as a specific employee group and in the limited discussion of how training and leadership may work together in a target-driven and emotionally demanding role.

The first gap concerns the specific context of collection agents. Collection agents are expected to achieve measurable financial results while communicating with customers who may be unwilling, unable, anxious, angry or defensive. General leadership and training literature explains many useful concepts, but it does not always show how these concepts operate in a role that combines persuasion, compliance, emotional regulation and productivity under constant performance monitoring.

A second gap worth unpacking is how training transfer actually plays out depending on the kind of leadership agents work under. Training may provide correct procedures, communication techniques and legal or ethical guidance, but agents still have to apply these in real calls. Under pressure, they often fall back on rigid scripts, cut calls short, or simply dodge the harder accounts altogether. Supportive leadership can reinforce training through coaching and feedback, while excessive pressure may weaken transfer by creating fear or short-term behaviour (Goleman, 2000; Sinek, 2014).

The third gap concerns the way performance is understood. Collection performance is often associated with numerical targets, but the literature reviewed here suggests that sustainable performance also depends on communication quality, ethical conduct, emotional control, fair evaluation, recognition, resources and practical tools. That's why this thesis doesn't just look at whether agents hit their numbers it treats performance as something far more layered than that.

So what does this thesis actually add? The answer cuts across both theory and practice. On the theoretical side, it pulls together training effectiveness, leadership style, and performance into a single framework that hasn't really been tested in this context before. Contextually, it applies these concepts to collection agents in Greece, a group that faces specific operational and emotional demands. Practically, it can help collection departments understand whether training and leadership are related to professional performance, target achievement, difficult-debtor handling and overall evaluation.

2.8 Theoretical and Conceptual Framework of the Study

Building on what was covered earlier, this study's framework pulls together the key ideas around training and leadership to see how they actually play out in practice. More specifically, it focuses on the role of training and supportive leadership in the performance of collection agents. Training here refers to the structured programs organizations put in place the kind that help agents not just understand their job on paper, but actually do it better day to day. Supportive leadership, in this context, is really about what managers do in the trenches how they coach, give honest feedback, and treat their people fairly on a regular basis. Putting these two pieces together, the model tries to get at whether and how much training and leadership actually change how well collection agents do their jobs not just on paper, but in measurable ways. Pressure / strict control is kept as a separate dimension because, as discussed earlier, it may not operate in the same way as supportive leadership (Goleman, 2000; Sinek, 2014).

The dependent side of the framework is the performance of collection agents. Following the discussion in Section 2.5, performance is not limited to target achievement. It includes professional or operational performance, achievement of collection targets and handling difficult debtors. Overall evaluation is also included because it captures the broader perception of participants regarding their work experience and performance in the sector.

The model also includes participant profile characteristics as differentiating factors. These characteristics do not form the main causal path of the study, but they are useful for examining whether perceptions differ according to gender, age group, educational level, work experience and current relationship with the sector.

The conceptual model of the present study can be presented as follows:

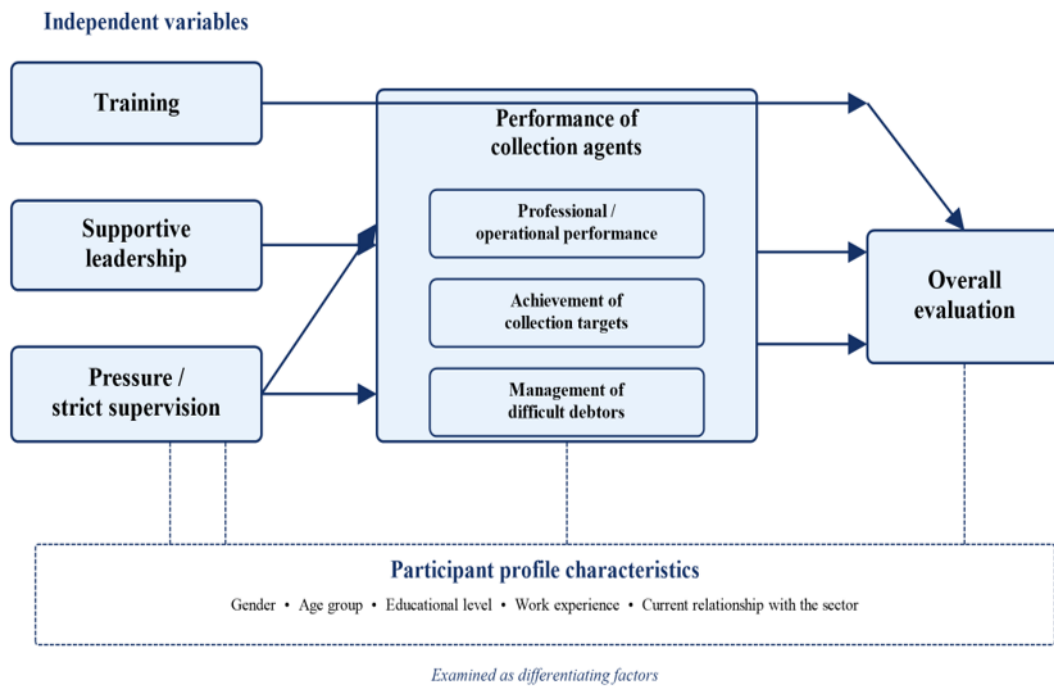


Figure 2.1. Theoretical-conceptual framework of the study.

Accordingly, the empirical part of the thesis investigates three main issues. First, it examines whether training, supportive leadership and pressure / strict control are related to the different forms of performance. Second, it examines whether these factors can predict professional or operational performance, handling difficult debtors and overall evaluation. Third, it examines whether participants' perceptions differ according to demographic and professional characteristics.

The framework therefore connects the theoretical review with the methodology of the study. The relationships between the main variables will be examined through correlations and linear regressions, while differences according to participant profile will be examined through non-parametric tests. Through this process, the literature review leads directly to the empirical analysis without repeating the same theoretical points in every section.

2.9 Chapter Conclusion

This chapter reviewed the theoretical perspectives that are most relevant to the influence of training and leadership style on the performance of collection agents. One key takeaway from the discussion is that training effectiveness isn't just about showing up to formal courses it's much broader than that. It involves practical learning, repeated practice, communication skills, emotional intelligence, ethical awareness, feedback and transfer of learning into daily work.

The chapter also showed that leadership style can shape performance through support, coaching, feedback, trust, pressure, control and the way targets are communicated. Sure, coercive or pacesetting approaches can work when things are urgent or standards are slipping, but if that's your go-to style all the time, people burn out fast and the culture takes a real hit. Supportive and coaching-oriented leadership is especially important because it can help agents apply training in real conversations and improve without feeling that feedback is only punishment.

Finally, the review explained why collection-agent performance should be treated as multidimensional. hitting the numbers matters, sure, but it tells you almost nothing about whether the work is being done well or whether it's even sustainable long-term. Professional behaviour, compliance, communication, handling difficult debtors, fair evaluation, practical tools and motivation all influence how performance is achieved. With all of this in mind, the next chapters on methodology and data analysis build directly on this framework.

3. Research Methodology

3.1 Introduction

This chapter explains how the research part of the dissertation was carried out. In Chapter 2, the main theories and concepts related to training, leadership style and performance were discussed. Chapter 2 presented the theoretical background of the study. This chapter explains how the research was designed and carried out. More specifically, the chapter presents the research objectives, research questions and hypotheses, the research method, the questionnaire, the sampling procedure, the data analysis strategy and the ethical considerations of the study.

Part of why this topic felt worth pursuing is that I've worked in debt collection myself, first as an agent on the floor, then stepping up to team leader, both as a debt collection agent and later as a team leader. This background made the subject relevant from a practical point of view, especially in relation to what may help collection agents perform better in their daily work. What drove this study is a hunch, backed by experience that an agent's performance isn't just about how hard they try individually. Training, feedback, guidance, leadership style, pressure and the correct use of systems may also influence how effectively an agent performs.

The questionnaire was developed around the main areas discussed in Chapter 2: training, leadership style, performance and overall evaluation. These areas are not examined again as theory in this chapter. Instead, they are used as the main parts of the research design. So this chapter is really about laying out the roadmap: how everything was set up, how the data came together, and what happens with it all in Chapter 4.

3.2 Research Objectives, Research Questions and Hypotheses

The main objective of this dissertation is to investigate the role of training and leadership style in the performance of debt collection agents. More specifically, the study examines whether perceived training quality, supportive leadership and pressure / strict control are associated with professional / operational performance, achievement of collection targets, handling difficult debtors and the overall evaluation of the participants. In addition, the study examines whether participants' perceptions differ according to demographic and

professional characteristics, such as gender, age group, educational level, work experience and current relationship with the debt collection sector.

The research objective follows the logic of the literature review and the conceptual framework presented in Chapter 2. In this chapter, the same concepts are used as empirical variables, allowing the dissertation to move from the theoretical discussion to the practical question of how training, supportive leadership, pressure / strict control and performance-related outcomes can be examined through questionnaire data.

Based on the above objective, the study is guided by four research questions:

RQ1: What main dimensions emerge from the questionnaire scales related to training, leadership style, performance and overall evaluation of debt collection agents?

RQ2: What relationships exist between training, supportive leadership, pressure / strict control, professional / operational performance, achievement of collection targets, handling difficult debtors and overall evaluation?

RQ3: To what extent do training, supportive leadership and pressure / strict control predict professional / operational performance, achievement of collection targets, handling difficult debtors and overall evaluation?

RQ4: Do participants' perceptions of training, supportive leadership, pressure / strict control, performance and overall evaluation differ according to their demographic and professional profile?

The first research question is methodological in nature, because it concerns the internal structure and reliability of the questionnaire scales. The remaining questions focus on the relationships between the variables, the predictive contribution of the main factors and possible differences between groups of participants. Each research question is linked with the statistical analyses carried out in SPSS.

The following research hypotheses were developed in line with the research objective and the conceptual framework of the study:

H1: Perceived training quality is positively associated with the professional / operational performance of debt collection agents.

H2: Supportive leadership is positively associated with the professional / operational performance of debt collection agents.

H3: Perceived training quality is positively associated with the ability to handle difficult or hostile debtors.

H4: Supportive leadership is positively associated with the ability to handle difficult or hostile debtors.

H5: Training and supportive leadership are positively associated with the overall evaluation of participants regarding their work in the debt collection sector.

H6: Participants' perceptions of training, supportive leadership, pressure / strict control, performance dimensions and overall evaluation differ according to selected demographic and professional characteristics.

The hypotheses are phrased as relationships and differences rather than as strict causal claims. This is consistent with the cross-sectional and non-experimental nature of the study. The research can show whether variables are associated with each other and whether they contribute statistically to the prediction of selected outcomes, but it cannot prove causality in the same way as an experimental design (Creswell & Creswell, 2018; Saunders et al., 2019).

Table 3.1. Research questions, hypotheses and statistical analyses

Research question	Related hypotheses	Analyses used
RQ1: What main dimensions emerge from the questionnaire scales?	-	Reliability analysis and exploratory factor analysis
RQ2: What relationships exist between the main factors?	H1, H2, H3, H4, H5	Spearman correlation analysis
RQ3: To what extent do training, supportive leadership and pressure / strict control predict professional / operational performance, achievement of collection targets, handling difficult debtors and overall evaluation?	H1, H2, H3, H4, H5	Multiple linear regression with backward selection
RQ4: Do perceptions differ according to participants' profile?	H6	Mann-Whitney U and Kruskal-Wallis tests

3.3 Research Method and Conceptual Framework

The dissertation uses a quantitative research method. I chose this approach mainly because the study relies on questionnaire data and I wanted to look at how certain variables might relate to each other a quantitative design seemed like the natural fit for that. More specifically, the research looks at participants' perceptions of training, leadership and performance. One of the main reasons I went with a quantitative approach is that everyone answers the same questions, which makes it actually possible to compare responses and run statistical tests on them (Creswell & Creswell, 2018). For this reason, the data collected from the questionnaire were prepared for analysis in SPSS.

The study has a cross-sectional, descriptive, and correlational design and since I didn't intervene or manipulate anything, it's also non-experimental. The data were collected within one specific period, so the study does not follow changes over time. It is descriptive because it presents the profile and views of the participants. At the same time, it is correlational because it examines whether training, leadership and performance-related variables are connected with each other. The researcher did not introduce any intervention and did not change or control any variable. So while the findings might point to interesting patterns or connections, I can't claim causation the design simply doesn't allow for that kind of conclusion. (Creswell & Creswell, 2018).

The conceptual framework was already presented in Chapter 2. In this chapter, the same ideas are used in a more practical way. The aim here is not to present the theory again, but to explain how the main concepts were included in the questionnaire and how they will be examined through the statistical analysis. Basically, Chapter 2 was about why these concepts matter theoretically here, the focus shifts to how I actually went about measuring them.

In the questionnaire, the variables were organized in a way that separates the factors that may influence performance from the outcomes related to performance. Training and leadership were included as the main organizational factors. Performance and the broader work-related evaluation were treated as the outcome side of the study. The exact factor

names are presented later in the chapter, after the reliability test and factor analysis are explained.

Table 3.2. Operationalization of the conceptual framework

Conceptual dimension	Research variable	Description
Training	Training	Perceived quality, adequacy and practical usefulness of training.
Supportive leadership	Supportive leadership	Support, feedback, recognition, fairness, goal clarity and encouragement.
Pressure / strict control	Low pressure / low strict control	Perception of the degree of pressure and strict control exercised by the supervisor, after reverse coding.
Professional / operational performance	Professional / operational performance	Professional behaviour, compliance with procedures, communication, consistency and stable performance.
Collection performance	Achievement of collection targets	Perceived ability to achieve or exceed monthly collection targets.
Handling difficult cases	Handling difficult debtors	Perceived effectiveness in handling difficult or hostile debtors.
Overall evaluation	Overall evaluation	Overall perception of the contribution of training, leadership and work experience.

The framework was examined through questionnaire data. Relationships between the main variables were tested through correlation analysis and regression models, while differences according to the participants' profile were examined through non-parametric tests. The role of this section is methodological: it shows how the framework from Chapter 2 was tested in the empirical part of the dissertation.

3.4 Data Collection Tool – Questionnaire

The data collection tool was an online questionnaire. It was prepared in Greek, as the participants were Greek-speaking individuals with experience in the debt collection sector in Greece. Using Greek made the questions clearer and more accessible for the target

population. The questionnaire was created and distributed through SurveyMonkey, which allowed the responses to be collected in a structured and anonymous way.

The questionnaire was organized into separate sections. The first section included a participation statement, where respondents were asked to confirm that they wished to participate in the survey. The next section collected demographic and professional background information, such as gender, age group, educational level, total work experience as a debt collection agent and current relationship with the sector. The main body then included thirty-one Likert-type statements related to training, leadership style, individual performance and overall evaluation. The final part included one open-ended question.

More specifically, the questionnaire included one participation item, five demographic and professional profile questions, thirty-one Likert-type statements and one open-ended question. The Likert-type statements were organized as follows: ten statements on training, ten statements on leadership style, eight statements on individual performance and three statements on overall evaluation. The open-ended question asked participants, in Greek, to state which factor they considered most important for improving the performance of debt collection agents. Translated into English, the question was: ‘In your opinion, what is the most important factor that could improve the performance of debt collection agents?’

The main questionnaire statements were measured through a five-point Likert scale, ranging from strong disagreement to strong agreement. The five-point scale gave respondents a straightforward way to indicate how strongly they agreed or disagreed, nothing too complicated, but enough nuance to work with statistically. It also produced data that could be analysed statistically, which is exactly what you need when you’re working within a quantitative framework (Saunders et al., 2019). The questionnaire was designed to take approximately five to six minutes to complete. Only valid, complete responses were kept for the analysis, any incomplete submissions were excluded.

The items were developed by the researcher after reviewing relevant questionnaire approaches and the concepts defined in Chapter 2. They were not taken from a ready-made validated scale, but were adapted to the specific focus of this dissertation: training,

leadership style and performance in debt collection work. Because of this, the later reliability analysis and exploratory factor analysis were important parts of the methodological process.

I didn't run a separate pilot test, I'll be upfront about that which is a real limitation, though the design choices I made were intended to partially offset this. Even so, the questionnaire items were designed according to the main constructs of the study and were grounded in what the literature actually says and tied directly to what this study was trying to find out. The later use of reliability analysis and exploratory factor analysis also helped examine whether the questionnaire items formed meaningful and internally consistent factors.

Table 3.3. Structure of the questionnaire

Section	Content	Purpose
Participation statement	Consent to participate in the survey	To ensure voluntary participation
Demographic and professional profile	Five questions on gender, age, education, experience and current relationship with the sector	To describe the participants' profile
Training	Ten statements about initial training, continuous training, practical usefulness, communication, negotiation and legal / ethical knowledge	To measure perceived training quality
Leadership style	Ten statements about support, feedback, recognition, fairness, goal clarity and pressure / strict control	To measure supportive leadership and pressure/control
Performance	Eight statements about professional behaviour, procedures, communication, targets and handling difficult debtors	To measure perceived performance
Overall evaluation	Three statements about the overall contribution of training and leadership and job-related evaluation	To capture the broader evaluation of the participants
Open-ended question	One question asking participants to identify the most important factor for improving the performance of debt collection agents	To add qualitative insight to the structured responses

3.5 Sampling and Data Collection Procedures

The data collection tool was an online questionnaire. It was prepared in Greek, as the participants were Greek-speaking individuals with experience in the debt collection sector in Greece. Using Greek made the questions clearer and more accessible for the target population. The questionnaire was created and distributed through SurveyMonkey, which allowed the responses to be collected in a structured and anonymous way.

The questionnaire was organized into separate sections. The first section included a participation statement, where respondents were asked to confirm that they wished to participate in the survey. The next section collected demographic and professional background information, such as gender, age group, educational level, total work experience as a debt collection agent and current relationship with the sector. The main body then included thirty-one Likert-type statements related to training, leadership style, individual performance and overall evaluation. The final part included one open-ended question.

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The items were developed by the researcher after reviewing relevant questionnaire approaches and the concepts defined in Chapter 2. I didn't pull them from an off-the-shelf validated instrument, I built them around what this particular study actually needed to explore: training, leadership style and performance in debt collection work. Because of this, the later reliability analysis and exploratory factor analysis were important parts of the methodological process.

I didn't run a separate pilot test, I'll be upfront about that which is a real limitation, though the design choices I made were intended to partially offset this. Even so, the questionnaire items were designed according to the main constructs of the study and were grounded in what the literature actually says and tied directly to what this study was trying to find out. The later use of reliability analysis and exploratory factor analysis also helped examine whether the questionnaire items formed meaningful and internally consistent factors.

3.6 Data Analysis Strategy

The questionnaire data collected through SurveyMonkey were exported and analysed in SPSS. The analysis was carried out in stages, with each stage linked to the research questions of the study. First, descriptive statistics were used to present the demographic and professional profile of the participants. Frequencies and percentages were used for categorical variables, such as gender, age group, educational level, work experience and current relationship with the sector. Descriptive statistics also gave an initial picture of the main questionnaire responses.

After the descriptive stage, reliability analysis was carried out using Cronbach's Alpha. This analysis examined the internal consistency of the multi-item scales included in the questionnaire. Reliability analysis is commonly used in questionnaire-based research to assess whether the items of a scale measure the same underlying construct in a consistent way (Hair et al., 2019; Pallant, 2020). In this study, it was relevant because the questionnaire included several statements for training, leadership, performance and overall evaluation.

Exploratory factor analysis was then used to examine the internal structure of the questionnaire scales and to identify the final factors used in the subsequent analyses. Principal Component Analysis was applied, and Varimax rotation was used where more than one factor was extracted. The suitability of the data for factor analysis was examined

through the Kaiser-Meyer-Olkin measure and Bartlett's test of sphericity. These procedures helped determine whether the questionnaire items could be grouped into meaningful factors and whether the structure of the questionnaire was supported by the empirical data (Hair et al., 2019).

The final variables used in the analysis were: F1 Training, F2 Supportive Leadership, F3 Low Pressure / Low Strict Control, F4 Professional / Operational Performance, F5a Achievement of Collection Targets, F5b Handling Difficult Debtors and F6 Overall Evaluation. The variables F1, F2, F4 and F6 were treated as composite indicators because they were based on more than one questionnaire item and showed acceptable internal consistency. The variables F3, F5a and F5b were kept as single items, they each captured something specific enough that lumping them into a composite wouldn't have made much sense, and Cronbach's Alpha wouldn't really apply here anyway.

Before deciding which tests to run, I first checked whether the data were normally distributed. Kolmogorov-Smirnov and Shapiro-Wilk tests were used, together with the visual inspection of Normal Q-Q plots. Those results basically determined which direction we went with the analysis. Because the data weren't normally distributed not even close in some cases I went with non-parametric tests throughout for the analysis of relationships and group differences. Spearman's rho was used to examine correlations between the main factors, while Mann-Whitney U and Kruskal-Wallis tests were used to examine differences across groups, like age, experience level, or job role (Field, 2018; Pallant, 2020). Multiple linear regression models with backward selection were also applied to examine the predictive contribution of the main independent variables. Although correlations and group comparisons were treated with non-parametric techniques, regression analysis was retained because the third research question concerned prediction. The regression models were interpreted as exploratory predictive models, not as proof of causality. Backward selection was used because it allows the model to start with a set of predictors and gradually remove those that do not contribute statistically to the prediction of the dependent variable. The regression results are presented and interpreted in the next chapter.

The open-ended question was analysed through a simple thematic content analysis. The responses were read and grouped according to their main meaning. In some cases, one response was placed in more than one category, because participants referred to more than one issue in the same answer. This chapter presents only the method used for the open-ended

question. The themes and their interpretation are presented in the data analysis chapter (Braun & Clarke, 2006).

The data analysis strategy was linked directly with the research questions. Reliability analysis and exploratory factor analysis addressed the first research question. Spearman correlations addressed the second research question. Multiple linear regression with backward selection addressed the third research question. Mann-Whitney U and Kruskal-Wallis tests addressed the fourth research question. The thematic content analysis of the open-ended question was used as supplementary evidence and is reported with the rest of the findings in the next chapter. This structure helped ensure that each analysis had a clear methodological purpose.

3.7 Ethical Considerations

Ethical considerations were taken into account during the design and implementation of the research. Participation in the survey was voluntary, and respondents were informed that the questionnaire was conducted for academic purposes. At the beginning of the questionnaire, participants were asked to confirm that they wished to take part in the study. This ensured that participation was based on consent.

The questionnaire was anonymous. No names, email addresses, telephone numbers or other identifying information were collected. The data were used only in aggregate form for the purposes of the dissertation. This was necessary because the topic concerns workplace experiences, leadership perceptions and performance-related issues, which could be sensitive for participants if they were identifiable.

The researcher also avoided collecting unnecessary personal information. The demographic and professional questions were limited to characteristics relevant to the research objectives, such as gender, age group, educational level, work experience and current relationship with the debt collection sector. These details were only used to get a sense of who responded and whether different groups saw things differently.

In short, the whole approach was set up to make sure participants could take part freely and stay anonymous, while also collecting the information necessary to answer the research questions. Taking this ethical approach also helped make the research more credible overall

and and hopefully meant participants felt comfortable giving honest answers without worrying about being identified.

4. Data Analysis

4.1 Introduction

This chapter presents the empirical findings derived from the primary data collected via the structured questionnaire, isolating the operational realities and behavioral dynamics of the target population. Having established the theoretical foundation in Chapter 2 and justified the methodological framework in Chapter 3, this chapter bypasses theoretical conceptualization to focus exclusively on the objective data-driven insights. The core objective of this analysis is to systematically address the predefined research questions governing this inquiry.

To ensure analytical transparency, the data evaluation follows the sequential statistical protocol detailed in the methodology chapter. The analytical sequence initiates with a descriptive profile of the research participants, followed by an initial internal consistency analysis and an Exploratory Factor Analysis (EFA). Subsequently, the psychometric reliability of the final extracted factors is established, followed by formal distribution normality testing. These foundational diagnostics dictate the selection of downstream inferential statistics, which encompass Spearman's rank-order correlation analysis, non-parametric group-difference evaluations, and multivariate predictive regression modeling. The chapter concludes with a thematic analysis of the qualitative data obtained from the open-ended survey instrument. This structured progression guarantees that the structural properties and distributional characteristics of the dataset are fully understood prior to executing comparative or predictive inferential models.

The final sample matrix comprised $N=123$ valid responses. All participants satisfied the inclusion criteria of current or historical professional employment within the debt collection sector in Greece. In alignment with established dissertation reporting standards, the presentation of these findings remains strictly focused on empirical outputs, avoiding redundant theoretical synthesis.

4.2 Profile of the Participants

The initial phase of the quantitative analysis involved an evaluation of the demographic and organizational configuration of the sample. Establishing a comprehensive baseline profile of the cohort is mathematically essential to contextualize the subsequent inferential findings and define the generalizability boundaries of the study. Consequently, the descriptive analysis evaluated a range of exogenous and professional parameters, including gender identity, age distributions, educational attainment levels, organizational tenure within the debt collection sector, and current operational status within the industry.

Women made up the clear majority of respondents. Out of the 122 participants who answered the gender question, 90 were women, 31 were men and one participant preferred not to answer. In terms of age, the largest group was the 41-50 age group, followed by the 33-40 age group. The sample was therefore not made up mainly of very young or entry-level employees, but included many participants with a more mature professional profile.

The educational profile was also relatively strong. The largest category consisted of participants with a university degree or bachelor's degree, while a considerable number also held a master's degree. Work experience was mixed, but the largest group had more than five years of experience in debt collection. Finally, most valid responses came from people who were currently working in the sector, although a meaningful part of the sample came from former employees. This mix is useful because the study captures both current and previous experience of debt collection work.

Table 4.1. Participant profile

Variable	Category	N	Valid %
Gender	Male	31	25.4
Gender	Female	90	73.8
Gender	Prefer not to answer	1	0.8
Age group	18-24	5	4.1
Age group	25-32	24	19.5
Age group	33-40	33	26.8
Age group	41-50	44	35.8
Age group	51 or above	17	13.8

Education	High school graduate	21	17.1
Education	Vocational training / Institute of Vocational Training	25	20.3
Education	University / bachelor's degree	50	40.7
Education	Master's degree	24	19.5
Education	Doctoral degree	3	2.4
Work experience	0-1 year	33	27.0
Work experience	1-3 years	23	18.9
Work experience	3-5 years	24	19.7
Work experience	More than 5 years	42	34.4
Current relationship with sector	Currently working in the sector	76	63.9
Current relationship with sector	Worked in the past, not currently	43	36.1

There were small amounts of missing data in some profile variables. The gender and work-experience questions each had one missing response, while the current-relationship question had four missing responses. These missing values were limited and did not prevent the use of the profile variables in the subsequent analyses.

4.3 Reliability Analysis of the Questionnaire Scales

Before examining relationships between the main variables, the internal consistency of the questionnaire scales was assessed. This step was important because the questionnaire was adapted to the specific context of debt collection work and was not copied as a ready-made validated instrument. The analysis therefore checked whether the items within each block were sufficiently consistent to be used in later statistical analysis.

Overall, the reliability results came out pretty well from the start. The training scale had a Cronbach's alpha of .920, which shows very strong internal consistency, as anything above .70 is typically good enough for this kind of research (Field, 2018; Pallant, 2020). The corrected item-total correlations ranged from .535 to .795, so all items were related to the overall scale, since corrected item-total correlations above .30 are usually considered acceptable (Pallant, 2020). However, the alpha value was treated with some caution, because

very high alpha values, especially above .90, may sometimes indicate that some items are very close in meaning or partly redundant (Field, 2018; Hair et al., 2019). In this case, the items were related to the same general topic, but they did not measure exactly the same thing. They covered different parts of training, such as initial preparation, continuous learning, communication and negotiation skills, legal and ethical knowledge, practical tools and handling difficult interactions.

The leadership-style scale held up similarly well, with Cronbach's alpha equal to .892. At .892, it sits well above the commonly accepted .70 cutoff (Field, 2018; Pallant, 2020). One item referred to pressure and strict control by the supervisor. This item was reverse-coded before the reliability analysis, because it was worded in the opposite direction from the rest of the scale, a common procedure when negatively worded items are included in a scale (Field, 2018; Pallant, 2020). Later, in the factor analysis, this item appeared as a separate dimension, which makes sense that's exactly what factor analysis is supposed to reveal (Hair et al., 2019). This is methodologically useful, because it confirms the distinction made in Chapter 2 between supportive leadership and pressure or strict control.

The individual-performance scale produced a Cronbach's alpha of .810, which is considered very good for a scale measuring self-reported work performance. The corrected item-total correlations ranged from .349 to .677. The overall-evaluation scale, although shorter, also showed acceptable reliability, with Cronbach's alpha equal to .743 and corrected item-total correlations between .524 and .603.

Table 4.2. Reliability analysis of the original questionnaire scales

Scale	Cronbach's alpha	Corrected item-total correlations	Interpretation
Training	.920	.535-.795	Very high internal consistency; interpreted with caution because of the high alpha value.
Leadership style	.892	Not reported in detail	Very good internal consistency; pressure/control item treated carefully.

Individual performance	.810	.349-.677	Very good internal consistency.
Overall evaluation	.743	.524-.603	Acceptable internal consistency for a short scale.

Overall, the initial reliability analysis supported the use of the questionnaire data for further analysis. At the same time, it showed that the internal structure of the leadership and performance blocks needed closer examination. This was addressed through exploratory factor analysis.

4.4 Exploratory Factor Analysis and Final Variables

Exploratory factor analysis was then used to examine how the questionnaire items were grouped empirically. The purpose was not to repeat the theoretical model from Chapter 2, but to test whether the questionnaire responses supported the main dimensions used in the analysis. The suitability of the data was checked with the Kaiser-Meyer-Olkin measure and Bartlett's test of sphericity.

The KMO values were acceptable to very high across the main scales. Training had a KMO value of .916 and leadership style had a KMO value of .929, both of which indicate very strong suitability for factor analysis. Individual performance also showed a good KMO value of .838, while overall evaluation had an acceptable KMO value of .680. Bartlett's test was statistically significant in all cases, with $p < .001$, showing that the correlations among items were sufficient for factor analysis.

Table 4.3. Suitability of the data for exploratory factor analysis

Scale	KMO	Bartlett's test	Interpretation
Training	.916	$p < .001$	Very strong suitability for factor analysis.
Leadership style	.929	$p < .001$	Very strong suitability for factor analysis.
Individual performance	.838	$p < .001$	Good suitability for factor analysis.

Overall evaluation	.680	$p < .001$	Acceptable suitability for factor analysis.
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The factor analysis showed a clear one-factor structure for training. The extracted factor had an eigenvalue of 5.884 and explained 58.837% of the total variance. This supported the use of training as a single composite factor, interpreted as the perceived quality and adequacy of training received by debt collection agents.

The leadership-style items produced two factors. The first factor had an eigenvalue of 5.653 and explained 56.531% of the variance, while the second factor had an eigenvalue of 1.193 and explained an additional 11.934%. Together, the two factors explained 68.465% of the variance. The first factor was interpreted as supportive leadership, because it included items on support, feedback, recognition, fairness, goal clarity, encouragement and professional development. The second factor was mainly represented by the pressure and strict-control item, which was retained as a separate variable.

The individual-performance items also produced two dimensions. The first factor had an eigenvalue of 3.575 and explained 44.689% of the variance. The second factor had an eigenvalue of 1.085 and explained an additional 13.562% of the variance. Together, the two factors accounted for 58.252% of the total variance a reasonable amount for this kind of data. The first factor was understood as professional and operational performance, while the second factor represented a more focused collection-effectiveness dimension. This second dimension included the achievement of collection targets and the handling of difficult debtors.

Looking more closely at the two collection-effectiveness items revealed a potential problem. Their internal consistency came in lower than what's typically considered acceptable, as Cronbach's alpha was .585. Because of this, combining them into a single composite index didn't really make sense. They were kept as two separate variables: F5a Achievement of Collection Targets and F5b Handling Difficult Debtors.. This decision is important because it avoids treating target achievement and difficult-debtor handling as if they were exactly the same type of performance.

Finally, the overall-evaluation items produced one factor with an eigenvalue of 1.994, explaining 66.480% of the total variance. The factor loadings ranged from .777 to .839. The results supported the use of one overall-evaluation variable.

Table 4.4. Final factors and variables used in the analysis

Code	Final variable	Type	Use in later analysis
F1	Training	Composite factor	Independent variable and predictor.
F2	Supportive Leadership	Composite factor	Independent variable and predictor.
F3	Low Pressure / Low Strict Control	Single-item indicator	Separate leadership-related variable.
F4	Professional / Operational Performance	Composite factor	Main performance outcome.
F5a	Achievement of Collection Targets	Single-item indicator	Specific collection-performance outcome.
F5b	Handling Difficult Debtors	Single-item indicator	Specific communication/performance outcome.
F6	Overall Evaluation	Composite factor	Overall evaluative outcome.

4.5 Reliability of Final Factors and Normality Checks

After the final factors were defined, reliability was checked again for the multi-item factors. The single-item variables F3, F5a and F5b were not tested with Cronbach's alpha, because internal consistency cannot be calculated for a variable based on one item.

The final reliability results were strong. Training remained highly reliable with alpha equal to .920. Supportive Leadership had an alpha value of .926, which is also very high. Professional / Operational Performance had an alpha value of .811, and Overall Evaluation had an alpha value of .743. These results supported the use of F1, F2, F4 and F6 as composite indicators in the following analyses.

Table 4.5. Reliability of final multi-item factors

Final factor	Cronbach's alpha	Interpretation
F1 Training	.920	Very high internal consistency.

F2 Supportive Leadership	.926	Very high internal consistency; interpreted with reasonable caution.
F4 Professional / Operational Performance	.811	Very good internal consistency.

Normality was then examined for the final variables. The Kolmogorov-Smirnov tests indicated statistically significant departures from normality for all variables. The Shapiro-Wilk test was more favourable only for F1 Training, where $p = .074$. Visual inspection of the Q-Q plots also suggested that Training was the closest to a normal distribution.

The remaining variables showed some departure from normality. The deviations were not equally severe across all variables, but the single-item indicators F3, F5a and F5b were clearly less suited to normality assumptions because they came from five-point Likert-type responses. For this reason, the subsequent correlation and group-difference analyses relied on non-parametric techniques, as already described in Chapter 3.

Table 4.6. Summary of normality assessment

Variable	Normality result	Decision for analysis
F1 Training	Shapiro-Wilk $p = .074$; closest to normality.	Included in the same non-parametric strategy for consistency.
F2 Supportive Leadership	Statistically significant departure from normality.	Use non-parametric tests.
F3 Low Pressure / Low Strict Control	Clear departure from normality; single-item indicator.	Use non-parametric tests.
F4 Professional / Operational Performance	Statistically significant departure from normality.	Use non-parametric tests.
F5a Achievement of Collection Targets	Clear departure from normality; single-item indicator.	Use non-parametric tests.
F5b Handling Difficult Debtors	Clear departure from normality; single-item indicator.	Use non-parametric tests.

F6 Overall Evaluation	Statistically significant departure from normality.	Use non-parametric tests.
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4.6 Spearman Correlation Analysis

Spearman's rho was used to examine the relationships between the final variables. This analysis addresses the second research question, which asks how training, supportive leadership, pressure / strict control and performance-related outcomes are related to each other.

The strongest relationship was found between Training and Supportive Leadership, $\rho = .757$, $p < .01$. Participants who evaluated training more positively also tended to evaluate leadership support more positively. The finding does not prove that one causes the other, but it shows that participants experienced training and supportive leadership as closely connected parts of the same organizational environment.

Training was positively related to Professional / Operational Performance, $\rho = .531$, $p < .01$. Supportive Leadership was also positively related to Professional / Operational Performance, $\rho = .436$, $p < .01$. These findings support H1 and H2 at the correlation level. They indicate that both training and supportive leadership are associated with higher self-reported professional performance.

The relationship between Training and Handling Difficult Debtors was also positive and statistically significant, $\rho = .308$, $p < .01$. Supportive Leadership had a weaker but still significant relationship with Handling Difficult Debtors, $\rho = .228$, $p < .05$. These two findings support H3 and H4 at the correlation level. They also fit the logic of the study, because difficult-debtor handling depends on communication, confidence, guidance and the ability to manage tense interactions.

Achievement of Collection Targets behaved differently. It was not significantly related to Training, $\rho = .067$, $p > .05$, or to Supportive Leadership, $\rho = .030$, $p > .05$. Even so, it was positively related to Professional / Operational Performance, $\rho = .341$, $p < .01$, and to Handling Difficult Debtors, $\rho = .393$, $p < .01$. Target achievement therefore appears to be connected more with broader work functioning and difficult-case handling than directly with perceived training or leadership.

Overall Evaluation was strongly related to Training, $\rho = .776$, $p < .01$, and to Supportive Leadership, $\rho = .714$, $p < .01$. It was also related to Professional / Operational Performance, $\rho = .520$, $p < .01$, and Handling Difficult Debtors, $\rho = .282$, $p < .01$. These results back up H5 it looks like how participants felt about their overall work experience was closely tied to training quality and whether they felt supported by leadership.

The variable Low Pressure / Low Strict Control did not show clear statistically significant relationships with the main variables. There was a borderline relationship with Achievement of Collection Targets ($\rho = .179$, $p = .050$), though honestly it's too weak to read much into. So the pressure/control dimension is probably best treated on its own lumping it in with supportive leadership would likely muddy the picture.

Table 4.7. Selected Spearman correlations between final variables

Relationship	Spearman rho	p value	Interpretation
Training - Supportive Leadership	.757	< .01	Strong positive relationship.
Training - Professional / Operational Performance	.531	< .01	Positive relationship supporting H1.
Supportive Leadership - Professional / Operational Performance	.436	< .01	Positive relationship supporting H2.
Training - Handling Difficult Debtors	.308	< .01	Positive relationship supporting H3.
Supportive Leadership - Handling Difficult Debtors	.228	< .05	Positive relationship supporting H4.
Professional / Operational Performance - Achievement of Collection Targets	.341	< .01	Target achievement relates to wider performance.
Professional / Operational Performance - Handling Difficult Debtors	.479	< .01	Moderate positive relationship.
Achievement of Collection Targets - Handling Difficult Debtors	.393	< .01	Related but not identical outcomes.

Relationship	Spearman rho	p value	Interpretation
Training - Overall Evaluation	.776	< .01	Strong positive relationship supporting H5.
Supportive Leadership - Overall Evaluation	.714	< .01	Strong positive relationship supporting H5.
Professional / Operational Performance - Overall Evaluation	.520	< .01	Positive relationship.
Handling Difficult Debtors - Overall Evaluation	.282	< .01	Positive but weaker relationship.
Training - Achievement of Collection Targets	.067	> .05	Not statistically significant.
Supportive Leadership - Achievement of Collection Targets	.030	> .05	Not statistically significant.
Low Pressure / Low Strict Control - Achievement of Collection Targets	.179	.050	Marginal; interpreted cautiously.

When you look at the correlation results as a whole, a pretty clear picture starts to emerge. Training is the most consistently related variable, followed by Supportive Leadership. Professional / Operational Performance is connected with both organizational factors and with the two specific performance outcomes. Collection Targets, though, don't seem to follow the same logic they look more detached from training and leadership than you'd expect, which makes me think there are other factors at play here that the questionnaire simply didn't capture, such as portfolio quality, target difficulty, available tools or incentives.

4.7 Differences According to Participant Profile

The fourth research question examined whether participants' perceptions varied based on who they were their background, profession, and so on. Because the data didn't meet the requirements for normal distribution, Mann-Whitney U and Kruskal-Wallis tests were used. The analysis considered gender, age group, educational level, total work experience and current role or involvement in debt collection.

Gender produced one statistically significant overall result for Low Pressure / Low Strict Control, $H = 6.552$, $p = .038$. After Bonferroni correction, the pairwise comparison between men and women was no longer statistically significant, $p = .059$. This finding was therefore treated with caution.

Age group did not produce statistically significant differences in any of the final variables. In this sample, participants' perceptions of training, supportive leadership, pressure/control, performance and overall evaluation did not vary meaningfully by age.

Educational level produced a statistically significant difference in Training, $H = 12.021$, $p = .017$. Pairwise comparisons showed that participants with a master's degree differed significantly from those with a university/bachelor's degree, $p = .017$, and from high-school graduates, $p = .031$, after Bonferroni correction. Educational background may therefore influence how participants evaluate workplace training.

Work experience was related to several differences. Supportive Leadership differed significantly by experience group, $H = 8.640$, $p = .034$, with a significant difference between participants with more than five years of experience and those with three to five years of experience, $p = .049$. Professional / Operational Performance also differed overall by experience, $H = 8.143$, $p = .043$, although the pairwise comparisons did not remain significant after correction. Handling Difficult Debtors differed by experience as well, $H = 9.426$, $p = .024$. The significant pairwise difference was between participants with 0-1 year of experience and those with more than five years of experience, $p = .035$. This result is reasonable, because difficult-debtor handling is likely to improve through repeated exposure to demanding conversations.

The most consistent differences were found for current relationship with the sector. Current and former employees differed significantly in Training, Supportive Leadership, Professional / Operational Performance, Handling Difficult Debtors and Overall Evaluation. The only final variable that did not differ significantly by current relationship with the sector was Achievement of Collection Targets, $p = .743$. Active work in the sector seems to be linked with several perceptions and evaluations, but not necessarily with self-reported target achievement.

Table 4.8. Statistically significant group differences

Profile variable	Final variable	Test statistic	p value	Main interpretation
Gender	F3 Low Pressure / Low Strict Control	H = 6.552	.038	Overall result significant, but pairwise comparison not significant after Bonferroni correction.
Educational level	F1 Training	H = 12.021	.017	Master's degree differed from bachelor's degree and high school categories.
Work experience	F2 Supportive Leadership	H = 8.640	.034	More than 5 years differed from 3-5 years after correction.
Work experience	F4 Professional / Operational Performance	H = 8.143	.043	Overall difference only; pairwise comparisons not significant after correction.
Work experience	F5b Handling Difficult Debtors	H = 9.426	.024	0-1 year differed from more than 5 years after correction.
Current relationship	F1 Training	U = 1018.000	.001	Current and former sector employees differed significantly.
Current relationship	F2 Supportive Leadership	U = 1103.000	.003	Current and former sector employees differed significantly.
Current relationship	F4 Professional / Operational Performance	U = 1071.000	.002	Current and former sector employees differed significantly.
Current relationship	F5b Handling	U = 1058.500	.001	Current and former sector

Profile variable	Final variable	Test statistic	p value	Main interpretation
	Difficult Debtors			employees differed significantly.
Current relationship	F6 Overall Evaluation	U = 1095.500	.003	Current and former sector employees differed significantly.

The group-difference analysis provides partial support for H6. Age did not differentiate the final variables, and gender produced only a cautious result. Educational level, work experience and especially current relationship with the sector showed more meaningful differences. Professional context and experience therefore appear more important than age for understanding differences in participants' responses.

4.8 Regression Analysis

The third research question asked to what extent training, supportive leadership and pressure / strict control predict performance and overall evaluation. To answer this question, three linear regression models with backward selection were examined. The results are interpreted as exploratory predictive relationships, not as causal effects, because the research design was cross-sectional and non-experimental.

In the first model, the dependent variable was Professional / Operational Performance. Training, Supportive Leadership and Low Pressure / Low Strict Control were initially entered as predictors. The backward procedure removed Supportive Leadership, leaving Training and Low Pressure / Low Strict Control in the final model. The final model was statistically significant, $F(2,118) = 25.534$, $p < .001$, and explained 30.2% of the variance in Professional / Operational Performance, with Adjusted $R^2 = .290$. Training was the strongest predictor, $\beta = .524$, $p < .001$. Low Pressure / Low Strict Control also had a smaller but statistically significant contribution, $\beta = .165$, $p = .034$.

In the second model, the dependent variable was Handling Difficult Debtors. The same three predictors were initially entered. The backward procedure removed Supportive Leadership and Low Pressure / Low Strict Control, leaving Training as the only predictor in the final model. The model was statistically significant, $F(1,118) = 15.799$, $p < .001$, but its

explanatory power was more limited, $R^2 = .118$ and Adjusted $R^2 = .111$. Training had a positive and statistically significant effect, $\beta = .344$, $p < .001$. Perceived training quality is therefore relevant for difficult-debtor handling, although much of this outcome remains explained by other factors not included in the model.

The third model examined Overall Evaluation. Training, Supportive Leadership, Low Pressure / Low Strict Control and Professional / Operational Performance were initially entered as predictors. The backward procedure removed Low Pressure / Low Strict Control and Professional / Operational Performance. The final model retained Training and Supportive Leadership. This model was statistically significant, $F(2,118) = 99.153$, $p < .001$, and explained 62.7% of the variance in Overall Evaluation, with Adjusted $R^2 = .621$. Training was again the stronger predictor, $\beta = .474$, $p < .001$, while Supportive Leadership also made a positive and statistically significant contribution, $\beta = .369$, $p < .001$.

Table 4.9. Final regression models

Dependent variable	Final predictors	Model fit	Explained variance	Significant predictors
F4 Professional / Operational Performance	F1 Training; F3 Low Pressure / Low Strict Control	$F(2,118) = 25.534$, $p < .001$	$R^2 = .302$; Adjusted $R^2 = .290$	Training: $\beta = .524$, $p < .001$; F3: $\beta = .165$, $p = .034$
F5b Handling Difficult Debtors	F1 Training	$F(1,118) = 15.799$, $p < .001$	$R^2 = .118$; Adjusted $R^2 = .111$	Training: $\beta = .344$, $p < .001$
F6 Overall Evaluation	F1 Training; F2 Supportive Leadership	$F(2,118) = 99.153$, $p < .001$	$R^2 = .627$; Adjusted $R^2 = .621$	Training: $\beta = .474$, $p < .001$; Supportive Leadership: $\beta = .369$, $p < .001$

The regression results show that Training was the most stable predictor in the analysis. It remained statistically significant in all three final models. Supportive Leadership did not remain as an independent predictor of the two performance outcomes once Training was included, but it did remain important for Overall Evaluation. Low Pressure / Low Strict

Control remained only in the model predicting Professional / Operational Performance, and its contribution was smaller than that of Training.

These findings partly refine the correlation results. Supportive Leadership was positively related to performance at the correlation level, but its predictive power dropped off once Training was added to the model suggesting the two variables may be doing similar work. One way to read this is that participants may not really distinguish between training and supportive leadership they might experience them as part of the same thing, and that training seems to be doing more of the heavy lifting when it comes to actually predicting performance.

4.9 Analysis of the Open-Ended Question

The questionnaire also included one open-ended question asking participants to identify the most important factor for improving the performance of debt collection agents. The idea was to give participants a chance to say something in their own words, rather than just ticking boxes. The answers were coded thematically according to their main meaning. Some responses were placed in more than one theme because participants often mentioned several issues in the same answer.

By far the most common thread running through the responses was communication things like active listening, empathy, and just treating debtors like people. Many participants did not describe performance as only a matter of pressure or strict adherence to procedures. Instead, they emphasized the importance of building trust, adapting the conversation to the debtor's profile and managing difficult calls with calmness, professionalism and respect. Typical ideas included empathy, proper communication, active listening, negotiation and a human-centred approach.

The second major theme was training. Participants referred to continuous, practical and sometimes more personalized training. They placed particular emphasis on negotiation, objection handling, communication, legal updates and realistic practice through role-playing or work-based scenarios. Interestingly, this lines up with what the numbers showed too, training came out as the most consistent predictor in the regression analysis.

A third theme concerned leadership and supervisor support. A lot of people mentioned wanting more hands-on support from supervisors, not just feedback, but actual help when

calls get tough. Several responses suggested that support from supervisors can strengthen confidence and help agents apply what they have learned in practice. Respect, fairness and cooperation within the team also appeared in this theme.

Another theme concerned goals, pressure and working conditions. Several respondents were pretty direct about this: too much pressure and targets that nobody can realistically hit end up doing more harm than good. They suggested more achievable individual and team goals, better distribution of work, less psychological pressure and a more supportive work environment.

Financial incentives also appeared in the responses. Salary increases, bonuses and financial rewards were viewed by some participants as important for improving performance. So it's not just about skills or management, people also want to feel like their results actually mean something financially.

Participants also mentioned access to correct and timely information. They stressed the importance of knowing the case, the debtor's profile and the available information before communication begins. Finally, a smaller group of responses referred to legal procedures, legal support and personal characteristics such as patience, persistence, calmness, professionalism and commitment to the target.

Table 4.10. Main themes from the open-ended question

Theme	Meaning in participants' responses
Communication and negotiation	Emphasis on active listening, empathy, trust, calmness, professionalism and adapting the approach to the debtor.
Training	Need for continuous, practical and targeted training in negotiation, objections, legal updates and realistic scenarios.
Leadership and support	Need for guidance, feedback, encouragement, fair treatment and help in difficult cases.
Goals, pressure and working conditions	Concern about excessive pressure and unrealistic targets; preference for more balanced and supportive conditions.
Financial incentives	Reference to salary, bonuses and reward systems as performance-related motivators.

Information and tools	Need for accurate, fast and complete information before contacting debtors.
Legal support and personal qualities	References to legal procedures, patience, persistence, calmness, ethics and professionalism.

The open-ended responses largely backed up what the numbers were already showing. Participants did not describe performance as the result of only one factor. Their answers showed that performance in debt collection is affected by a combination of training, supportive leadership, communication quality, realistic goals, useful information, working conditions and incentives. This matters for what comes next, it's a reminder that strong performance isn't just about having the right skills or systems in place. But at the end of the day, the people doing the work and how they're supported make a real difference too.

4.10 Summary of Main Findings

The findings map fairly neatly onto each of the four research questions, so I'll work through them in order. For RQ1, the reliability and factor analyses supported the use of the final variables F1 to F6. Training and Overall Evaluation each loaded cleanly onto a single composite factor, no real ambiguity there. Leadership separated into Supportive Leadership and Low Pressure / Low Strict Control. Performance turned out to be more nuanced than expected, it broke down into a broader Professional/Operational Performance factor, plus two narrower outcomes: Achievement of Collection Targets and Handling Difficult Debtors.

For RQ2, when we ran the correlations, both Training and Supportive Leadership came up as positively linked to Professional / Operational Performance, Handling Difficult Debtors and Overall Evaluation. Achievement of Collection Targets was less directly connected with Training and Supportive Leadership, but it was related to Professional / Operational Performance and Handling Difficult Debtors. Low Pressure / Low Strict Control did not show a clear correlation pattern.

For RQ3, the regression models showed that Training was the most stable predictor. It predicted Professional / Operational Performance, Handling Difficult Debtors and Overall Evaluation. Supportive Leadership remained an important predictor of Overall Evaluation, while Low Pressure / Low Strict Control remained only in the model for Professional / Operational Performance and had a smaller effect.

For RQ4, the group-difference tests showed partial differences according to participants' profile. Age did not differentiate the main variables. Educational level was related to differences in Training, while work experience was linked with differences in Supportive Leadership, Professional / Operational Performance and Handling Difficult Debtors. Current relationship with the sector was the most consistent differentiating characteristic.

In relation to the hypotheses, H1, H2, H3, H4 and H5 held up reasonably well when looking at correlations, though not uniformly across the board. The regression analysis gave stronger support to the role of Training, while the role of Supportive Leadership was strongest for Overall Evaluation. H6 only got partial support, turns out not all profile characteristics made a statistically meaningful difference, which was a bit unexpected. Chapter 5 takes these results further and tries to unpack what they actually mean in practice for training practices, leadership behaviour and performance management in debt collection work.

5. Discussion

In this chapter, I take a closer look at what the findings actually mean, particularly in light of the research questions I set out in the beginning and the theoretical framework I built in Chapter 2. Rather than rehashing the numbers from Chapter 4, the goal here is to make sense of them, to get at what they're really telling us for understanding the role of training and leadership style in the performance of debt collection agents. To keep things organized, I've structured this discussion around three main moves. I start by unpacking the key findings, then hold them up against the existing literature to see where they align or diverge, and finally draw out some practical takeaways for managers for anyone running or overseeing a team of debt collection agents, a context that, as we've seen, comes with its own unique pressures.

5.1 Interpretation of Results

The first research question examined the main dimensions that emerged from the questionnaire scales. The results supported the basic structure of the conceptual framework, but they also made the structure more precise. What stood out first was how consistently participants grouped training together as a single experience, rather than a bunch of separate boxes to tick. This means that participants tended to evaluate different aspects of training as part of one broader experience: initial preparation, continuous learning, communication and negotiation skills, legal or ethical knowledge, practical tools and the ability to handle difficult interactions. The high reliability of the training scale suggests that, for participants, training was not experienced as separate isolated activities, but as one connected part of their professional preparation.

Leadership style also produced an important result. The factor analysis separated supportive leadership from pressure or strict control. This distinction is meaningful because it shows that participants did not simply view leadership as one general positive or negative experience. They could distinguish between supervisors who provide guidance, feedback, recognition and fairness, and supervisors who rely more on pressure and strict control. This supports the decision made in the conceptual framework to treat supportive leadership and pressure / strict control as related but separate issues. In practical terms, a supervisor may

be supportive in some ways while still applying pressure, or may be strict without providing enough developmental support.

The performance-related results were also important. Performance did not appear as one simple dimension. Professional / operational performance emerged as a broader factor, while achievement of collection targets and handling difficult debtors were retained as more specific outcomes. This is useful for the dissertation because it confirms that debt collection performance cannot be understood only through target achievement. An agent may be professional, consistent and compliant, yet still face difficulty with targets because of portfolio quality, customer circumstances or target difficulty. Similarly, handling difficult debtors requires communication, patience and emotional control, which are not exactly the same as achieving monthly collection targets.

The second research question examined relationships between the main factors. The strongest relationship was between Training and Supportive Leadership. This finding suggests that participants who evaluated training positively also tended to evaluate their supervisors more positively. One possible interpretation is that training and leadership are experienced as part of the same organizational environment. In a workplace where supervisors support employees, training may also be more visible, better explained and more useful. In the opposite case, training may be seen as a formal requirement that is not reinforced in daily work.

Training was positively related to Professional / Operational Performance and to Handling Difficult Debtors. This result is central to the study. It suggests that agents who perceive training as useful also tend to evaluate their own professional performance more positively. Which, when you think about it, makes a lot of sense given what collection agents actually do day to day. A collection agent needs to know procedures, understand the legal and ethical boundaries of communication, handle objections, negotiate realistic repayment arrangements and remain calm in difficult conversations. Training appears to support these parts of the role more clearly than it supports target achievement alone.

Supportive Leadership was also positively related to Professional / Operational Performance and Handling Difficult Debtors, although the relationships were weaker than those found for Training. This means that supervisory support matters, but its effect may be more indirect. Leaders can provide feedback, clarify expectations, encourage employees and help

them interpret difficult situations. In practice, the actual handling of calls still depends heavily on the agent's own skills and preparation. This helps explain why supportive leadership was important at the correlation level but became weaker as an independent predictor in the regression models when training was included.

Achievement of Collection Targets behaved differently from the other performance outcomes. It was not significantly related to Training or Supportive Leadership, but it was related to Professional / Operational Performance and Handling Difficult Debtors. This is one of the most interesting findings of the study. It suggests that target achievement may depend on broader conditions that were not fully measured in the questionnaire, such as portfolio quality, debtor income, target difficulty, available information, system quality, incentives or previous collection history. Because of this, target achievement should not be interpreted as a direct and simple result of training or leadership alone.

The third research question examined prediction. The regression models showed that Training was the most stable predictor. It remained statistically significant in all three final models: Professional / Operational Performance, Handling Difficult Debtors and Overall Evaluation. This gives stronger support to the role of training than the correlation results alone. The finding suggests that perceived training quality is not only associated with better self-reported outcomes, but also contributes independently to the prediction of those outcomes in the models examined.

Supportive Leadership remained as an independent predictor only for Overall Evaluation. That's not to say leadership doesn't matter it clearly does, just not in the way I initially expected. Rather, it suggests that leadership may shape how participants evaluate their wider work experience, while its separate statistical contribution to specific performance outcomes becomes weaker when training is included. A possible explanation is that supportive leadership and training are closely connected. Supervisors may influence whether training is applied, but participants may still attribute their own performance more directly to training, skills and practice.

Low Pressure / Low Strict Control showed a smaller and more limited role. It remained in the model for Professional / Operational Performance, but not in the models for Handling Difficult Debtors or Overall Evaluation. This result should be interpreted carefully. It does not show that pressure has no effect, and it does not show that all strict control is harmful.

Debt collection is a target-driven activity, so some level of pressure is just part of the job nobody's pretending otherwise. The finding suggests instead that lower pressure or less strict control may support professional performance when combined with training, but pressure/control is not the central factor explaining the main outcomes of the study.

The fourth research question examined differences according to participants' profile. Age did not produce significant differences, and gender produced only a cautious result. Educational level was related to Training, while work experience was related to Supportive Leadership, Professional / Operational Performance and Handling Difficult Debtors. This is reasonable because experience can change how agents understand difficult cases, evaluate supervisors and judge their own performance. The difference between agents with 0-1 year of experience and those with more than five years of experience in Handling Difficult Debtors is especially logical, because difficult conversations are often learned through repeated exposure rather than only through formal instruction.

The strongest group differences were found between current and former employees in the sector. Current and former employees differed in Training, Supportive Leadership, Professional / Operational Performance, Handling Difficult Debtors and Overall Evaluation. Part of this is probably just the difference between living something right now versus looking back on it memory tends to flatten things. Current employees may have a more immediate view of present training practices and leadership behaviours, while former employees may evaluate the sector through past experiences or through the reasons that led them to leave. This finding is useful, but it should be interpreted cautiously because the study did not examine in depth why former employees left the sector.

What really stood out in the open-ended responses was how differently agents talk about performance compared to what the numbers capture. Participants emphasized communication, negotiation, empathy, active listening and a more human approach to debtors. They also mentioned training, leadership support, pressure and working conditions, financial incentives, information and tools, legal support and personal qualities. These responses show that agents do not understand performance only as reaching a number. They see performance as a combination of knowledge, communication, support, resources, motivation and emotional control. Taken together, these responses push back against the idea that performance is just about hitting a number there's clearly a lot more going on.

5.2 Comparison with Previous Studies

The findings are generally consistent with the literature reviewed in Chapter 2, especially the literature that views training as a process of capability development rather than simple information transfer (Noe, 2020). Olson and Simerson (2015) argue that performance should be understood through both the outcomes achieved and the behaviours through which those outcomes are produced. The results of this study support that idea. Training was most clearly connected with professional / operational performance and difficult-debtor handling, both of which depend on behaviour, judgment and communication. The weaker relationship between training and target achievement also fits a systems perspective, because targets may be affected by several conditions outside the agent's direct control.

The strong role of training also agrees with Goleman et al. (2002), who emphasize that behavioural and emotional capabilities require repeated practice and reinforcement. Collection agents often work under stress, rejection and time pressure. Training that only provides information is unlikely to be enough. The finding that training predicted handling difficult debtors supports the view that communication, emotional control and negotiation skills need to be practised until they can be used during real interactions. Brown's (2018) emphasis on difficult conversations and skill-building also fits this finding, because agents need to develop the ability to remain calm, listen and respond professionally in uncomfortable situations.

The open-ended responses provide further support for this interpretation. Participants placed strong emphasis on communication, negotiation, active listening and empathy. These themes are consistent with Goleman's model of emotional intelligence, which includes self-regulation, empathy and social skill as important workplace capabilities (Goleman, 2000; Goleman et al., 2002). They also connect with Carnegie's view that influence is more effective when the communicator considers the other person's interests and avoids unnecessary criticism (Carnegie, 1936/2006). In the collection context, this does not mean that agents should avoid the purpose of the call. It means that communication should be firm, respectful and adapted to the debtor's situation.

The leadership findings are also consistent with the literature, but they complicate the picture a bit. Goleman (2000) argues that different leadership styles create different climates and that coaching, affiliative and authoritative behaviours tend to work better in certain situations than others, context really matters here. In this study, Supportive Leadership was positively related to professional performance, difficult-debtor handling and overall evaluation. So it's not surprising that agents in stressful, target-driven roles respond well to managers who actually care about guiding them. Northouse's (2021) broader view of leadership as an influence process lines up with what we saw supervisors have a real hand in how agents make sense of the pressure they're under.

Interestingly though, once training was factored in, leadership didn't come out on top as the main driver of performance outcomes once training was included. This does not contradict the literature; rather, it suggests that leadership may operate partly through training and the daily reinforcement of learning. Goleman's coaching style and Brown's (2018) discussion of feedback both suggest that leaders help employees convert experience into improvement. In this study, participants may have experienced training and supportive leadership as connected parts of the same work environment, which helps explain the strong correlation between them.

The findings related to pressure and strict control also refine the literature. Sinek (2014) argues that unsafe or fear-based work climates can reduce trust and encourage self-protective behaviour. Brown (2018) similarly emphasizes that feedback and accountability are more effective when they are connected with trust and courage rather than shame or fear. The present study does not show that pressure is always harmful, but it does show that pressure / strict control is not the main driver of the outcomes examined. Low Pressure / Low Strict Control had only a limited predictive role, and it was not clearly related to the main variables in the correlation analysis. This suggests that collection departments should not rely on pressure as their main performance strategy.

The performance findings are strongly connected with the systems perspective of Olson and Simerson (2015). The fact that Achievement of Collection Targets was not significantly related to Training or Supportive Leadership suggests that targets are shaped by more than individual skill or supervisor behaviour. Numerical results in debt collection should be read with some caution. Portfolio quality, debtor profile, target difficulty, information accuracy, legal status, systems and incentives can all affect whether an agent reaches a target. For this

reason, a low or high result does not always reflect only the effort or ability of the agent. It also depends on the conditions under which the work is done. This is basically why you can't just look at the numbers in isolation context matters a lot more than a raw score suggests.

Wiseman and McKeown's (2010) idea of multipliers is also useful here. They argue that leaders can either make better use of employees' intelligence and contribution or limit it. The open-ended responses about supervisor support, feedback, cooperation and help with difficult cases follow this logic. What came through clearly was that agents wanted supervisors who actually helped them work through tough situations, not just managers who showed up to review the numbers. This is important in debt collection, because agents often build useful practical knowledge through experience. When supervisors allow this knowledge to be shared, it can help not only the individual agent but also the whole team.

The findings about work experience can also be understood through behavioural learning. Handling difficult debtors was related to experience, and participants with more than five years of experience differed from those with 0–1 year. This result makes sense, because dealing with difficult debtors is not based only on theory. It also requires judgment, emotional control and the ability to recognize patterns in debtor behaviour. You don't really develop those skills from a training manual, they come from doing the work, getting feedback, and gradually figuring out what works, which is broadly what Goleman et al. (2002) and Brown (2018) are getting at.

Finally, the open-ended themes about incentives, tools, information and legal support show that performance is also affected by the wider work system. Olson and Simerson (2015) argue that leaders need to understand how goals, resources, information and execution are connected. The participants' answers point to a similar issue in practical terms. Agents do not need only motivation and training. They also need accurate information, usable systems, realistic targets and clear legal or procedural guidance. The takeaway here is that you can't just put the burden on individual agents, if the systems, information, and targets aren't right, even the best agent will struggle.

5.3 Managerial Implications

The first managerial implication is that training should be treated as a central performance tool. The results show that Training was the most stable predictor in the study, so organizations should not view training as a short introductory activity that happens only when an employee is hired. Training can't just be a one-time thing at onboarding, it needs to keep pace with what agents are actually dealing with on the floor. It should include procedures, legal and ethical boundaries, communication, negotiation, objection handling, stress management and the use of systems and information.

Training should also be designed around practice. Things like role-plays, listening back to real calls, and talking through what went wrong in tough cases that's what actually sticks when agents are back on the phones. This is especially important for handling difficult debtors, where the study found a positive relationship with training. Agents need to practise how to remain calm, ask appropriate questions, explain consequences, offer realistic solutions and close the call professionally.

The second implication concerns supervisors and team leaders. Supportive leadership was strongly related to overall evaluation and positively related to performance outcomes at the correlation level. This means that supervisors should not only monitor results. They should also coach agents, provide feedback, recognize progress, clarify goals and help with difficult cases. Pushing agents to hit bigger numbers without coaching them on how to get there tends to backfire, you get stress, not results.

It's easy to forget that team leaders need training too, not just the agents they're managing. Team leaders need skills in feedback, coaching, communication, conflict management and fair performance evaluation. They also need to understand how to balance pressure with support. Debt collection is naturally target driven, and targets cannot disappear. Still, the findings suggest that pressure alone is not enough. Holding people accountable is fine, but if you're not also showing them how to do better, you're just adding pressure without a path forward. The third implication is that performance management should be multidimensional. Collection departments often pay attention mainly to targets, but this study shows that performance includes professional / operational behaviour, target achievement and handling difficult debtors. Managers should therefore evaluate not only the amount collected, but also call quality, compliance, documentation, follow-up discipline, communication, teamwork

and the ability to handle difficult customers appropriately. This approach can help organizations avoid rewarding behaviour that produces short-term results but creates long-term risks.

The fourth implication concerns target setting and fairness. Since target achievement was not directly related to training or supportive leadership, managers should be careful when interpreting missed targets. A missed target may reflect low effort or weak skill, but it may also reflect portfolio quality, inaccurate contact data, difficult cases, unrealistic goals or lack of information. Fair evaluation should therefore consider the context of each portfolio and the conditions under which agents work.

The fifth implication is that organizations should improve information, tools and legal guidance. Participants in the open-ended question mentioned the need for accurate and timely information before contacting debtors. They also referred to legal support and clear procedures. This suggests that performance may improve when agents have access to updated customer information, clear call guides, system support, legal updates and practical escalation routes. In short, when agents actually have the right tools in front of them, they're less likely to stumble or give callers the wrong information.

The sixth implication concerns incentives. Some participants mentioned salary, bonuses and financial rewards as factors that can improve performance. Bonuses can definitely help, but it's easy to get this wrong, badly designed incentives can do more harm than good. If bonuses reward only numerical results, agents may focus too narrowly on short-term collections. Rather than just rewarding whoever collects the most, it'd make more sense to factor in things like how the call actually went, whether procedures were followed, and how the agent works with the rest of the team. That way you're not just hitting numbers you're building a team that actually does things the right way.

Finally, the findings suggest that newer agents may need more structured support. Work experience was linked with handling difficult debtors, which means that less experienced agents may require additional coaching, mentoring and exposure to realistic cases. Experienced agents can also be used as internal sources of knowledge. They can share successful approaches, common objections and practical lessons from difficult calls. It's a way of tapping into knowledge that's already there, instead of always defaulting to another training day.

6. Conclusions and Recommendations

This concluding chapter synthesizes the empirical insights derived from this inquiry and delineates their theoretical and practical implications for the debt collection sector. The primary objective of this study was to examine the empirical mechanisms through which organizational training interventions and leadership paradigms influence the multidimensional performance configurations of debt collection personnel. Utilizing primary data obtained via a structured survey instrument from a sample matrix of $N=123$, current and historical operational agents in Greece, the empirical analysis evaluated the underlying psychometric factor structures, quantified the covariation among training, leadership, and performance outcomes, and isolated independent multivariate predictors of occupational efficacy. Furthermore, the analytical framework evaluated the conditioning effects of exogenous demographic and professional attributes, including age cohorts, industry tenure, and operational deployment status. This chapter integrates these cumulative findings to provide an analytical synthesis, articulate actionable recommendations for industry practitioners, identify the inherent limitations of the research design, and propose future trajectories for empirical study.

6.1 Summary of Findings

The foundational conclusion of this research is that frontline agent efficacy is not merely a linear function of individual effort; rather, it constitutes a complex behavioral output mediated by institutional support systems. While systemic dependencies were observed among organizational training, leadership behavior, and employee performance, their operational interactions exhibited considerable nuance. Among the independent variables evaluated, organizational training emerged as the most consistent and robust predictor of performance outcomes, demonstrating empirical stability across all multivariate statistical models executed. This construct maintained a significant positive association with the overall evaluation of the workplace environment, the capacity for handling high-conflict debtor interactions, and objective professional and operational performance metrics, retaining its statistical significance within all final optimized regression equations.

The predictive dominance of training aligns with the specific cognitive and behavioral demands intrinsic to the debt collection industry. Within live telephony environments, robust instructional preparation is critical; frontline personnel must achieve comprehensive case-file fluency, internalize the strategic objective of the interaction, and articulate institutional parameters transparently to the debtor. Inadequate pre-call preparation introduces systemic cognitive friction, resulting in communicative ambiguity and a subsequent escalation of debtor resistance.

Crucially, the empirical data demonstrate that training must transcend simple procedural compliance. To optimize transactional outcomes, instructional frameworks must integrate sophisticated communication methodologies, principled negotiation techniques, and structured guidance designed to help agents articulate call parameters in a clear, precise, and legally sound manner.

Supportive leadership was also important, mainly for the overall evaluation of work experience. Participants who had a more positive view of their supervisors also tended to give more positive answers about training, performance and their general experience at work. Interestingly, once we factored in training, leadership on its own stopped predicting those two performance outcomes which wasn't what we initially expected. This suggests that leadership may work more indirectly. A supportive leader may help agents use their training better, understand their mistakes, receive useful feedback and improve their daily work.

At the same time, the findings do not mean that pressure and control have no role at all. In some cases, a stricter approach may be needed, especially when agents do not follow the required KPIs, the communication structure or the instructions they have been given. However, pressure and strict control had a more limited role in this study. Low Pressure / Low Strict Control contributed only to professional / operational performance, and its effect was weaker than the effect of training. Therefore, reducing excessive pressure may help the daily work of agents, but it was not the main factor that explained performance.

The findings also showed that debt collection performance has more than one side. Professional / operational performance, achievement of collection targets and handling difficult debtors did not behave in exactly the same way. Target achievement was less clearly connected with training and supportive leadership. This does not mean that training

and leadership are not useful for reaching targets. Rather, it shows that monthly targets can also be affected by other practical factors, such as portfolio quality, target difficulty, information accuracy, systems, incentives and debtor characteristics. An agent may be well trained and supported, but the target can still be more difficult depending on the cases handled.

The profile analysis showed some differences between groups, but not all characteristics were equally important. Age did not create significant differences in the main variables, while the gender result should be treated with caution. Educational level was related to perceptions of training. Work experience was related to supportive leadership, professional / operational performance and handling difficult debtors. The strongest differences were found between current and former employees in the sector. This suggests that professional context and experience in debt collection may explain participants' views better than age.

The open-ended answers were also important because they showed different needs among agents. Participants referred to communication, negotiation, active listening, empathy, training, leadership support, balanced pressure, incentives, information, tools, legal support and personal qualities. These answers show that agents do not all need the same type of support. Some may need more training in communication, others may need better legal knowledge, and others may be more motivated by financial incentives. This supports the idea that performance in debt collection is not based on only one factor. It's really a mix of things the skills agents bring, the support they get, the conditions they're working in, and how their team is run day to day.

The big takeaway here is that you can't reduce debt collection performance to just hitting targets or following a script. Targets are important, but they do not explain everything. Training gives agents the knowledge and skills to do the job better, while leadership can help them apply this knowledge in practice. So rather than obsessing over results alone, collection departments might get more mileage from investing in the conditions that actually help agents get better over time.

6.2 Practical Recommendations

Based on the findings of the study, one important recommendation is that debt collection departments should invest in a structured and continuous training framework for agents. Too

often, training ends after onboarding and that's exactly when the real learning should be starting. It needs to be repeated and updated, especially in areas such as communication, negotiation, objection handling, legal and ethical issues, use of practical tools and difficult customer interactions. This is important because the work of collection agents is practical and changes depending on the case they handle. For this reason, training should be connected with the real situations that agents face in their daily work.

Training should also become more practical. It is not enough for agents to only receive general instructions or theoretical information. Organizations can use role-playing, real-case discussion, call reviews, simulations and coaching sessions. These methods can help agents practise how to speak with debtors, explain repayment options, manage emotional pressure and handle resistance without losing professionalism. This is especially useful for newer agents, who may not yet have enough experience with difficult calls.

Another recommendation is to strengthen the coaching role of supervisors and team leaders. Supervisors should not only focus on numbers and final results. They should give specific feedback that helps the agent understand what happened during a call, what was done correctly and what could be improved next time. Telling someone their numbers are down doesn't help them you need to point to the actual call, the actual moment where things went sideways. It is also important for supervisors to recognize improvement, because performance management should help agents develop and not make them feel that they are only being controlled.

Targets are necessary in debt collection, because the role has clear financial and operational goals. However, targets should be balanced with support. Managers should not judge performance only by looking at the final number. They also need to consider portfolio quality, debtor information, case difficulty, contact data and the tools available to the agent. This can help reduce unfair pressure and give a more realistic view of performance. In practice, agents who feel fairly assessed tend to perform more consistently not just hit targets once and burn out.

Right now, most departments are measuring the wrong things or at least, not enough of the right things. Collection departments should not rely only on numerical indicators, such as collection amount or target achievement. These indicators are important, but they do not show the whole picture. Qualitative indicators should also be used, such as call quality,

compliance, documentation accuracy, communication, follow-up discipline, teamwork and handling difficult debtors. In this way, organizations can have a more complete understanding of how agents actually perform.

The study also shows the importance of information and operational support. Agents need accurate debtor information, updated legal or procedural guidance, clear escalation routes and systems that work properly. You can train someone all you want, but if their data is outdated and their systems keep crashing, none of that training matters. For this reason, information quality and tool availability should be treated as part of performance management, not as something separate from it.

The way you structure incentives matters more than most managers realize. Financial rewards can motivate agents, but they should not push them toward aggressive or non-compliant behaviour. A better incentive system should reward not only collection results, but also professional conduct, quality, compliance and teamwork. This would help organizations connect motivation with sustainable and ethical performance.

Finally, organizations should make better use of the experience that already exists inside the team. More experienced agents can support newer employees through mentoring, shared case discussions and practical advice. Since work experience was connected with the handling of difficult debtors, departments can benefit from creating more structured ways for experienced agents to share what they have learned. Newer agents get up to speed quicker, and honestly, the whole team tends to perform better when that kind of knowledge-sharing becomes normal.

6.3 Limitations and Suggestions for Future Research

This study has several limitations. One key limitation worth noting upfront is how participants were recruited. The study used convenience sampling through the researcher's personal and professional network. While this approach helped me reach people who actually work in debt collection, it does mean the findings can't really be generalized beyond this particular group. The sample cannot be treated as fully representative of all debt collection agents in Greece or in other countries.

The second limitation is that the data were self-reported. Participants evaluated their own training, leadership experience and performance. Of course, asking people to evaluate

themselves has its drawbacks responses can easily be colored by how someone's feeling about their job that week, or simply by wanting to look good on paper. Ideally, I'd have paired this with hard data, things like actual recovery amounts or supervisor ratings, but that wasn't feasible given the study's scope.

There's also the issue of the study being a snapshot in time rather than tracking changes over a longer period. The data were collected during one period, so the study can show relationships and exploratory predictive patterns, but it cannot prove causality. For example, the findings show that training is related to better self-reported performance, but they cannot prove that training caused the improvement. This limitation is consistent with the non-experimental nature of the research design (Creswell & Creswell, 2018; Saunders et al., 2019).

The fourth limitation concerns the questionnaire. The items were developed and adapted for the purposes of this dissertation rather than taken from a fully validated existing scale. Reliability analysis and exploratory factor analysis supported the use of the final variables, but the instrument should still be treated as exploratory. Some final variables were also based on single items, such as Low Pressure / Low Strict Control, Achievement of Collection Targets and Handling Difficult Debtors. Single-item indicators are useful when a concept is specific, but they do not provide the same level of measurement depth as multi-item scales.

The fifth limitation concerns the open-ended question. It added useful qualitative insight, but it was limited to one question. The responses helped identify important themes, but they did not allow the researcher to ask follow-up questions or explore participants' experiences in depth. Interviews or focus groups could provide richer understanding of how agents experience training, leadership, pressure and difficult debtor communication.

There are a few directions I think future research should really explore based on what this study turned up. First, a larger and more representative sample could be used, possibly including debt collection agents from different organizations, regions or countries. Second, future studies could combine questionnaire data with objective performance indicators, such as collection results, call quality scores, complaint rates or supervisor assessments. That way, you're not just relying on what agents think they're doing you can check it against real numbers.

Third, future research could use a longitudinal design. Tracking the same agents over months or even years would tell us a lot more about whether training actually sticks. This would be especially useful for evaluating new training programmes or leadership interventions. Fourth, future research could include supervisors and managers, not only agents, in order to compare how different groups understand performance, pressure and support.

Fifth, qualitative research could explore the human side of debt collection in more depth. Interviews with agents could examine how they experience difficult calls, how they manage emotional pressure, what kind of support they need from supervisors, and how they understand ethical communication with debtors. Sixth, future research could examine specific organizational factors that were suggested by this study but not measured directly, such as incentive systems, portfolio quality, technology, legal support and target-setting practices.

In conclusion, this dissertation shows that training and supportive leadership are important for understanding the performance of debt collection agents, but they do not explain everything. Training appears to be the strongest and most stable factor, while supportive leadership is especially important for the wider evaluation of the work experience. The bottom line is that performance here isn't just one thing, it's a messy mix of skills, who your supervisor is, the pressure you're under, and a dozen other factors. For managers, the main message is clear: improving collection performance requires more than demanding higher numbers. What actually moves the needle is decent training, managers who treat people fairly, targets that aren't completely unrealistic, and a workplace that doesn't grind people down.

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Appendix A: Questionnaire in English

The Influence of Training and Leadership Style on the Performance of Debt Collection Agents

Dear Sir/Madam,

You are invited to participate in this questionnaire, which forms part of a postgraduate dissertation prepared within the Master in Business Administration (MBA) programme of the School of Social Sciences of the Hellenic Open University.

The purpose of this research is to examine how training and leadership style influence the performance of debt collection agents. Participation is voluntary. The questionnaire is anonymous and no personally identifying information will be collected. You may skip any question you do not wish to answer and you may stop completing the questionnaire at any time.

The data collected will be used exclusively for academic research purposes. There are no right or wrong answers. Please answer honestly, based on your personal experience in the debt collection sector. The questions have been structured in a way that allows quick and easy completion. Almost all answers are multiple-choice, reducing the required completion time to approximately 5-6 minutes.

Your participation in the research is important for the successful completion of the dissertation. Thank you very much for your time and cooperation.

Sincerely, Nikolaos Chaldogieridis

Participation in the Study

Question	Response options
I agree to participate in this questionnaire.	Yes; No

A. Demographic and Professional Information

No.	Question	Response options
1	What is your gender?	Male; Female; I prefer not to answer.

2	Which age group do you belong to?	18-24; 25-32; 33-40; 41-50; 51 or above.
3	What is the highest level of education you have completed?	High school graduate; Vocational training / Institute of Vocational Training; University degree / Bachelor's degree; Master's degree; Doctoral degree.
4	What is your total work experience as a debt collection representative?	0-1 year; 1-3 years; 3-5 years; More than 5 years.
5	What is your current relationship with the debt collection sector?	I currently work in the sector; I have worked in the sector in the past, but I do not currently work in the sector.

B. Perceptions of Training

Response scale: Strongly disagree; Disagree; Neither disagree nor agree; Agree; Strongly agree.

No.	Statement
1	When I joined the company, I received adequate initial training regarding debt collection procedures.
2	My company regularly provides continuing training programs, such as seminars, workshops, or internal training sessions.
3	The training I receive focuses sufficiently on communication and negotiation skills.
4	The training I receive focuses sufficiently on the use of the software, systems and tools required for my work.
5	The training content is practical and directly applicable to my daily work.
6	Training programs are evaluated in order to measure their effectiveness.

7	The training I receive adequately covers legal and ethical issues related to debt collection.
8	The training I receive helps me manage stress and emotionally difficult interactions with debtors.
9	The training I receive improves my ability to handle objections and negotiate payment arrangements.
10	After training activities, I feel more confident in carrying out my daily duties.

C. Perceptions of Leadership Style

Response scale: Strongly disagree; Disagree; Neither disagree nor agree; Agree; Strongly agree.

No.	Statement
1	My supervisor sets clear goals and expectations regarding my performance.
2	My supervisor provides frequent and constructive feedback regarding my performance.
3	My supervisor encourages me to take initiative and solve problems independently.
4	My supervisor is interested in my professional development and progress.
5	In difficult interactions with debtors, I feel that I have the support of my supervisor.
6	I consider my supervisor's leadership style to be more supportive than controlling.
7	My supervisor often relies on pressure and strict control to achieve results.
8	My supervisor recognizes and rewards good performance.
9	My supervisor treats team members fairly and consistently.
10	My supervisor helps me apply in my daily work what I have learned from training.

D. Perceptions of Individual Performance

Response scale: Strongly disagree; Disagree; Neither disagree nor agree; Agree; Strongly agree.

No.	Statement
1	I manage to achieve or exceed the monthly collection targets that have been set for me.
2	I consistently follow the company's procedures and ethical standards during my calls.
3	I am effective in handling difficult or hostile debtors.
4	I feel confident in my ability to negotiate successful debt repayment arrangements.
5	I complete my daily debt collection tasks effectively and within the expected time.
6	I contribute positively to the overall performance of the debt collection team.
7	I can maintain professional and respectful communication even in difficult debt collection cases.
8	I can maintain stable performance even during periods of high workload or pressure.

E. Overall Evaluation

Response scale: Strongly disagree; Disagree; Neither disagree nor agree; Agree; Strongly agree.

No.	Statement
1	The quality of the training I receive positively affects my professional performance.
2	Overall, I am satisfied with my work in the debt collection sector.
3	My supervisor's leadership style positively affects my professional performance.

Open-ended Question

In your opinion, what is the most important factor that could improve the performance of debt collection agents?

Appendix B: Questionnaire in Greek

Η Επίδραση της Εκπαίδευσης και του Στυλ Ηγεσίας στην Επίδοση των Εκπροσώπων Είσπραξης Οφειλών

Αξιότιμε(η) κύριε(α),

Σας προσκαλούμε να συμμετάσχετε στο παρόν ερωτηματολόγιο, το οποίο εντάσσεται στο πλαίσιο της μεταπτυχιακής διπλωματικής εργασίας που εκπονείται στο Μεταπτυχιακό Πρόγραμμα Σπουδών Master in Business Administration (MBA) της Σχολής Κοινωνικών Επιστημών του Ελληνικού Ανοικτού Πανεπιστημίου.

Αντικείμενο της παρούσας έρευνας είναι να εξετάσει πώς η εκπαίδευση και το στυλ ηγεσίας επηρεάζουν την επίδοση των εκπροσώπων είσπραξης οφειλών. Η συμμετοχή σας είναι εθελοντική. Το ερωτηματολόγιο είναι ανώνυμο και δεν θα συλλεχθούν προσωπικά στοιχεία ταυτοποίησης. Μπορείτε να παραλείψετε οποιαδήποτε ερώτηση δεν επιθυμείτε να απαντήσετε και μπορείτε να διακόψετε τη συμπλήρωση του ερωτηματολογίου οποιαδήποτε στιγμή.

Τα δεδομένα που θα συλλεχθούν θα χρησιμοποιηθούν αποκλειστικά για ακαδημαϊκούς ερευνητικούς σκοπούς. Δεν υπάρχουν σωστές ή λάθος απαντήσεις. Παρακαλείστε να απαντήσετε με ειλικρίνεια, με βάση την προσωπική σας εμπειρία στον τομέα της είσπραξης οφειλών. Οι ερωτήσεις του ερωτηματολογίου δομήθηκαν κατά τρόπο που διευκολύνει τη γρήγορη και εύκολη συμπλήρωση. Σχεδόν όλες οι απαντήσεις έχουν τη μορφή πολλαπλής επιλογής, μειώνοντας σημαντικά τον απαιτούμενο χρόνο συμπλήρωσης, περίπου 5-6 λεπτά.

Η συμμετοχή σας στην έρευνα θα είναι καθοριστική για την επιτυχή ολοκλήρωση της διπλωματικής εργασίας. Σας ευχαριστώ θερμά για τον χρόνο και τη συνεργασία σας.

Με εκτίμηση, Νικόλαος Χαλδογερίδης

Συμμετοχή στην έρευνα

Question	Response options
Συμφωνώ να συμμετάσχω στο παρόν ερωτηματολόγιο.	Ναι; Όχι

Α. Δημογραφικά και Επαγγελματικά Στοιχεία

No.	Question	Response options
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1	Ποιο είναι το φύλο σας;	Άνδρας; Γυναίκα; Δεν επιθυμώ να απαντήσω.
2	Σε ποια ηλικιακή ομάδα ανήκετε;	18-24; 25-32; 33-40; 41-50; 51 ή άνω.
3	Ποιο είναι το ανώτερο επίπεδο εκπαίδευσης που έχετε ολοκληρώσει;	Απόφοιτος/η Λυκείου; Επαγγελματική Κατάρτιση / ΙΕΚ; Πανεπιστημιακό Πτυχίο / Bachelor's; Μεταπτυχιακό Δίπλωμα; Διδακτορικό Δίπλωμα.
4	Ποια είναι η συνολική εργασιακή σας εμπειρία ως εκπρόσωπος είσπραξης οφειλών;	0-1 έτος; 1-3 έτη; 3-5 έτη; Πάνω από 5 έτη.
5	Ποια είναι η τρέχουσα σχέση σας με τον κλάδο είσπραξης οφειλών;	Εργάζομαι σήμερα στον κλάδο; Έχω εργαστεί στο παρελθόν, αλλά δεν εργάζομαι σήμερα στον κλάδο.

B. Αντιλήψεις σχετικά με την Εκπαίδευση

Κλίμακα απάντησης: Διαφωνώ απόλυτα; Διαφωνώ; Ούτε διαφωνώ / ούτε συμφωνώ; Συμφωνώ; Συμφωνώ απόλυτα.

No.	Statement
1	Κατά την ένταξή μου στην εταιρεία, έλαβα επαρκή αρχική εκπαίδευση σχετικά με τις διαδικασίες είσπραξης οφειλών.
2	Η εταιρεία μου παρέχει τακτικά προγράμματα συνεχιζόμενης εκπαίδευσης, όπως σεμινάρια, εργαστήρια ή εσωτερικές εκπαιδεύσεις.
3	Η εκπαίδευση που λαμβάνω εστιάζει επαρκώς στις δεξιότητες επικοινωνίας και διαπραγμάτευσης.
4	Η εκπαίδευση που λαμβάνω εστιάζει επαρκώς στη χρήση του λογισμικού, των συστημάτων και των εργαλείων που απαιτούνται για την εργασία μου.
5	Το περιεχόμενο της εκπαίδευσης είναι πρακτικό και άμεσα εφαρμόσιμο στην καθημερινή μου εργασία.
6	Τα προγράμματα εκπαίδευσης αξιολογούνται με σκοπό τη μέτρηση της αποτελεσματικότητάς τους.

7	Η εκπαίδευση που λαμβάνω καλύπτει επαρκώς νομικά και δεοντολογικά ζητήματα που σχετίζονται με την είσπραξη οφειλών.
8	Η εκπαίδευση που λαμβάνω με βοηθά να διαχειρίζομαι το άγχος και τις συναισθηματικά δύσκολες αλληλεπιδράσεις με οφειλέτες.
9	Η εκπαίδευση που λαμβάνω βελτιώνει την ικανότητά μου να χειρίζομαι αντιρρήσεις και να διαπραγματεύομαι διακανονισμούς πληρωμής.
10	Μετά από τις εκπαιδευτικές δράσεις, αισθάνομαι μεγαλύτερη αυτοπεποίθηση στην εκτέλεση των καθημερινών μου καθηκόντων.

Γ. Αντιλήψεις σχετικά με το Στυλ Ηγεσίας

Κλίμακα απάντησης: Διαφωνώ απόλυτα; Διαφωνώ; Ούτε διαφωνώ / ούτε συμφωνώ; Συμφωνώ; Συμφωνώ απόλυτα.

No.	Statement
1	Ο/Η προϊστάμενός/ή μου θέτει σαφείς στόχους και προσδοκίες σχετικά με την επίδοσή μου.
2	Ο/Η προϊστάμενός/ή μου παρέχει συχνή και εποικοδομητική ανατροφοδότηση σχετικά με την επίδοσή μου.
3	Ο/Η προϊστάμενός/ή μου με ενθαρρύνει να αναλαμβάνω πρωτοβουλίες και να επιλύω προβλήματα ανεξάρτητα.
4	Ο/Η προϊστάμενός/ή μου ενδιαφέρεται για την επαγγελματική μου ανάπτυξη και εξέλιξη.
5	Σε δύσκολες αλληλεπιδράσεις με οφειλέτες, αισθάνομαι ότι έχω την υποστήριξη του/της προϊσταμένου/ης μου.
6	Θεωρώ ότι το στυλ ηγεσίας του/της προϊσταμένου/ης μου είναι περισσότερο υποστηρικτικό παρά ελεγκτικό.
7	Ο/Η προϊστάμενός/ή μου βασίζεται συχνά στην πίεση και στον αυστηρό έλεγχο για την επίτευξη αποτελεσμάτων.
8	Ο/Η προϊστάμενός/ή μου αναγνωρίζει και επιβραβεύει την καλή επίδοση.

9	Ο/Η προϊστάμενός/ή μου αντιμετωπίζει τα μέλη της ομάδας δίκαια και με συνέπεια.
10	Ο/Η προϊστάμενός/ή μου με βοηθά να εφαρμόζω στην καθημερινή εργασία όσα έχω μάθει από την εκπαίδευση.

Δ. Αντιλήψεις σχετικά με την Ατομική Επίδοση

Κλίμακα απάντησης: Διαφωνώ απόλυτα; Διαφωνώ; Ούτε διαφωνώ / ούτε συμφωνώ; Συμφωνώ; Συμφωνώ απόλυτα.

No.	Statement
1	Καταφέρνω να επιτυγχάνω ή να υπερβαίνω τους μηνιαίους στόχους είσπραξης που μου έχουν τεθεί.
2	Τηρώ με συνέπεια τις διαδικασίες της εταιρείας και τα δεοντολογικά πρότυπα κατά τη διάρκεια των κλήσεων μου.
3	Είμαι αποτελεσματικός/ή στη διαχείριση δύσκολων ή εχθρικών οφειλετών.
4	Αισθάνομαι αυτοπεποίθηση στην ικανότητά μου να διαπραγματεύομαι επιτυχημένους διακανονισμούς οφειλών.
5	Ολοκληρώνω τα καθημερινά καθήκοντα που σχετίζονται με την είσπραξη οφειλών αποτελεσματικά και εντός του αναμενόμενου χρόνου.
6	Συμβάλλω θετικά στη συνολική επίδοση της ομάδας είσπραξης οφειλών.
7	Μπορώ να διατηρώ επαγγελματική και σεβαστική επικοινωνία ακόμη και σε δύσκολες περιπτώσεις είσπραξης οφειλών.
8	Μπορώ να διατηρώ σταθερή επίδοση ακόμη και σε περιόδους υψηλού φόρτου εργασίας ή πίεσης.

Ε. Συνολική Αξιολόγηση

Κλίμακα απάντησης: Διαφωνώ απόλυτα; Διαφωνώ; Ούτε διαφωνώ / ούτε συμφωνώ; Συμφωνώ; Συμφωνώ απόλυτα.

No.	Statement
-----	-----------

1	Η ποιότητα της εκπαίδευσης που λαμβάνω επηρεάζει θετικά την επαγγελματική μου επίδοση.
2	Συνολικά, είμαι ικανοποιημένος/η από την εργασία μου στον τομέα της είσπραξης οφειλών.
3	Το στυλ ηγεσίας του/της προϊσταμένου/ης μου επηρεάζει θετικά την επαγγελματική μου επίδοση.

Ανοιχτή ερώτηση

Κατά τη γνώμη σας, ποιος είναι ο σημαντικότερος παράγοντας που θα μπορούσε να βελτιώσει την επίδοση των εκπροσώπων είσπραξης οφειλών;

Appendix C: Descriptive Statistics

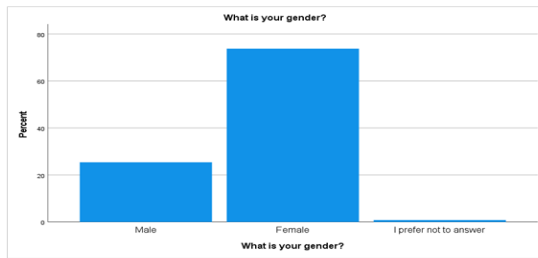
Appendix C includes the participant profile and a small number of figures summarising the demographic and professional characteristics of the sample.

Table C1. Participant profile

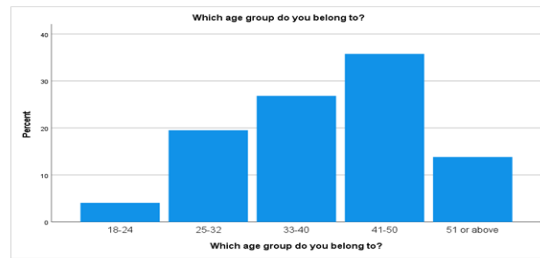
Variable	Category	n	Valid %
Gender	Male	31	25.4
Gender	Female	90	73.8
Gender	Prefer not to answer	1	0.8
Age group	18-24	5	4.1
Age group	25-32	24	19.5
Age group	33-40	33	26.8
Age group	41-50	44	35.8
Age group	51 or above	17	13.8
Education	High school graduate	21	17.1
Education	Vocational training / Institute of Vocational Training	25	20.3
Education	University / bachelor's degree	50	40.7
Education	Master's degree	24	19.5
Education	Doctoral degree	3	2.4
Work experience	0-1 year	33	27.0
Work experience	1-3 years	23	18.9
Work experience	3-5 years	24	19.7
Work experience	More than 5 years	42	34.4
Current relationship with sector	Currently working in the sector	76	63.9
Current relationship with sector	Worked in the past, not currently	43	36.1

Figure C1. Selected SPSS demographic charts

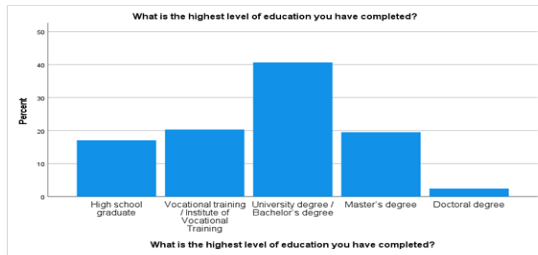
Selected SPSS demographic charts



Gender



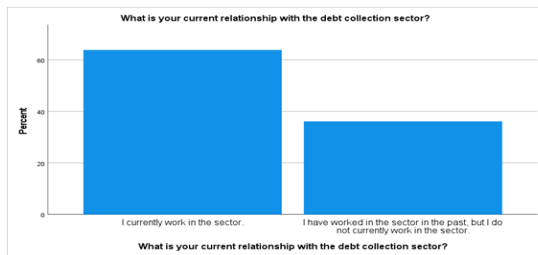
Age group



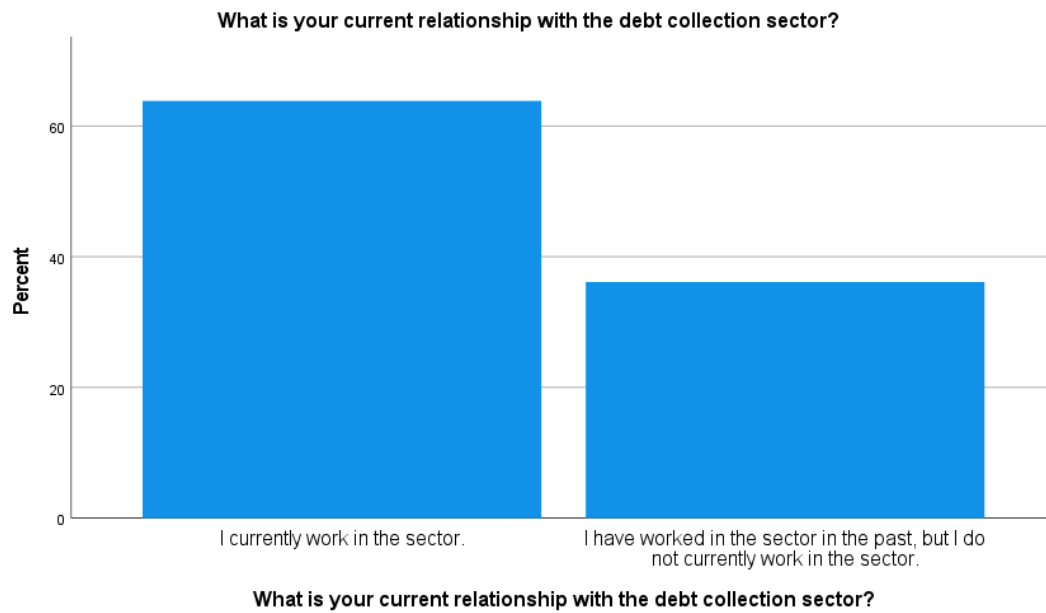
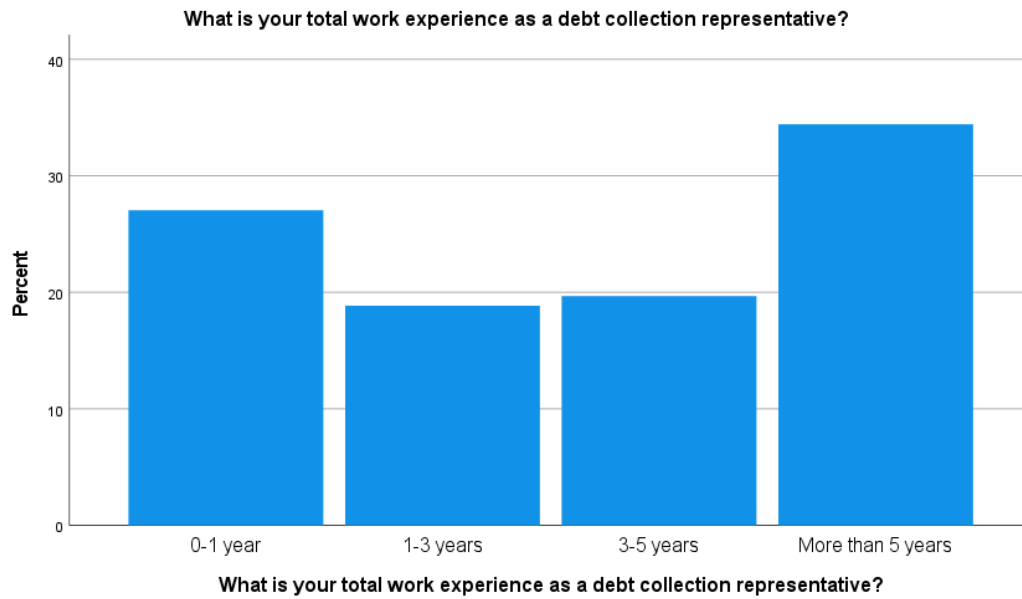
Education



Work experience



Current relationship with sector



Appendix D: Further Data Analysis

Appendix D includes the selected SPSS tables that support the reliability analysis, factor analysis, normality checks, correlations, group-difference tests and regression models discussed in Chapter 4.

Table D1. Reliability analysis of the original questionnaire scales

Scale	Cronbach's alpha	Corrected item-total correlations	Interpretation
Training	.920	.535-.795	Very high internal consistency; interpreted with caution because of the high alpha value.
Leadership style	.892	Not reported in detail	Very good internal consistency; pressure/control item treated carefully.
Individual performance	.810	.349-.677	Very good internal consistency.
Overall evaluation	.743	.524-.603	Acceptable internal consistency for a short scale.

Table D2. Suitability of the data for exploratory factor analysis

Scale	KMO	Bartlett's test	Interpretation
Training	.916	$p < .001$	Very strong suitability for factor analysis.
Leadership style	.929	$p < .001$	Very strong suitability for factor analysis.
Individual performance	.838	$p < .001$	Good suitability for factor analysis.
Overall evaluation	.680	$p < .001$	Acceptable suitability for factor analysis.

Figure D1. Selected SPSS scree plots from exploratory factor analysis

Selected SPSS scree plots from factor analysis

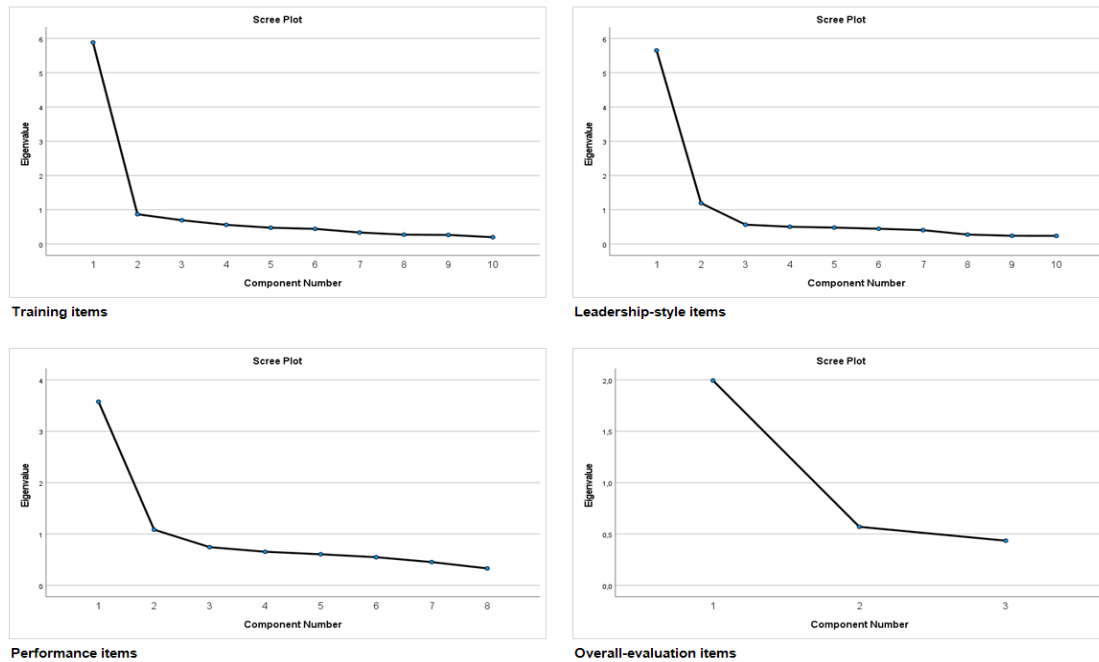


Table D3. Final factors and reliability of final multi-item factors

Code	Final variable	Type	Reliability / use
F1	Training	Composite factor	Alpha = .920; independent variable and predictor.
F2	Supportive Leadership	Composite factor	Alpha = .926; independent variable and predictor.
F3	Low Pressure / Low Strict Control	Single-item indicator	Separate leadership-related variable.
F4	Professional / Operational Performance	Composite factor	Alpha = .811; main performance outcome.
F5a	Achievement of Collection Targets	Single-item indicator	Specific collection-performance outcome.
F5b	Handling Difficult Debtors	Single-item indicator	Specific communication/performance outcome.
F6	Overall Evaluation	Composite factor	Alpha = .743; overall evaluative outcome.

Table D4. Summary of normality assessment

Variable	Normality result	Decision for analysis
F1 Training	Shapiro-Wilk $p = .074$; closest to normality.	Included in the same non-parametric strategy for consistency.
F2 Supportive Leadership	Statistically significant departure from normality.	Use non-parametric tests.
F3 Low Pressure / Low Strict Control	Clear departure from normality; single-item indicator.	Use non-parametric tests.
F4 Professional / Operational Performance	Statistically significant departure from normality.	Use non-parametric tests.
F5a Achievement of Collection Targets	Clear departure from normality; single-item indicator.	Use non-parametric tests.
F5b Handling Difficult Debtors	Clear departure from normality; single-item indicator.	Use non-parametric tests.
F6 Overall Evaluation	Statistically significant departure from normality.	Use non-parametric tests.

Figure D2. Selected SPSS normal Q-Q plots

Selected SPSS normal Q-Q plots

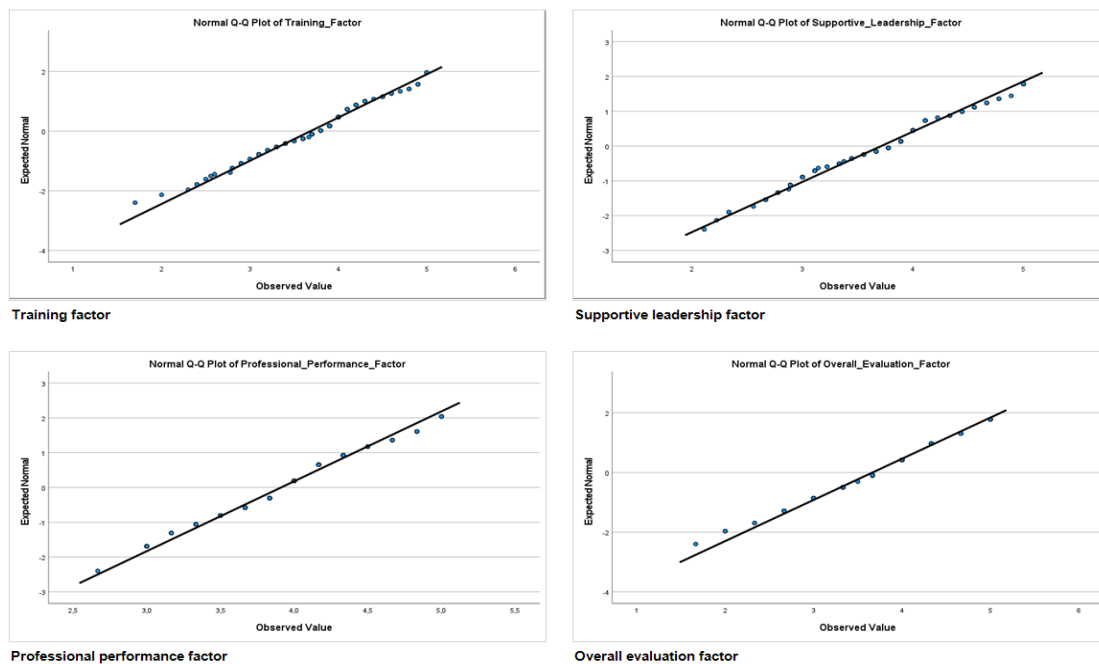


Table D5. Selected Spearman correlations between final variables

Relationship	Spearman rho	p value	Interpretation
Training - Supportive Leadership	.757	< .01	Strong positive relationship.

Training - Professional / Operational Performance	.531	< .01	Positive relationship supporting H1.
Supportive Leadership - Professional / Operational Performance	.436	< .01	Positive relationship supporting H2.
Training - Handling Difficult Debtors	.308	< .01	Positive relationship supporting H3.
Supportive Leadership - Handling Difficult Debtors	.228	< .05	Positive relationship supporting H4.
Professional / Operational Performance - Achievement of Collection Targets	.341	< .01	Target achievement relates to wider performance.
Professional / Operational Performance - Handling Difficult Debtors	.479	< .01	Moderate positive relationship.
Achievement of Collection Targets - Handling Difficult Debtors	.393	< .01	Related but not identical outcomes.
Training - Overall Evaluation	.776	< .01	Strong positive relationship supporting H5.
Supportive Leadership - Overall Evaluation	.714	< .01	Strong positive relationship supporting H5.
Professional / Operational Performance - Overall Evaluation	.520	< .01	Positive relationship.
Handling Difficult Debtors - Overall Evaluation	.282	< .01	Positive but weaker relationship.
Training - Achievement of Collection Targets	.067	> .05	Not statistically significant.
Supportive Leadership -	.030	> .05	Not statistically significant.

Achievement of Collection Targets			
Low Pressure / Low Strict Control - Achievement of Collection Targets	.179	.050	Marginal; interpreted cautiously.

Table D6. Statistically significant group differences

Profile variable	Final variable	Test statistic	p value	Main interpretation
Gender	F3 Low Pressure / Low Strict Control	H = 6.552	.038	Overall result significant, but pairwise comparison not significant after Bonferroni correction.
Educational level	F1 Training	H = 12.021	.017	Master's degree differed from bachelor's degree and high school categories.
Work experience	F2 Supportive Leadership	H = 8.640	.034	More than 5 years differed from 3-5 years after correction.
Work experience	F4 Professional / Operational Performance	H = 8.143	.043	Overall difference only; pairwise comparisons not significant after correction.
Work experience	F5b Handling Difficult Debtors	H = 9.426	.024	0-1 year differed from more than 5 years after correction.
Current relationship	F1 Training	U = 1018.000	.001	Current and former sector employees differed significantly.
Current relationship	F2 Supportive Leadership	U = 1103.000	.003	Current and former sector employees differed significantly.

Current relationship	F4 Professional / Operational Performance	U = 1071.000	.002	Current and former sector employees differed significantly.
Current relationship	F5b Handling Difficult Debtors	U = 1058.500	.001	Current and former sector employees differed significantly.
Current relationship	F6 Overall Evaluation	U = 1095.500	.003	Current and former sector employees differed significantly.

Figure D3. Selected SPSS charts for group differences

Selected SPSS group-difference charts

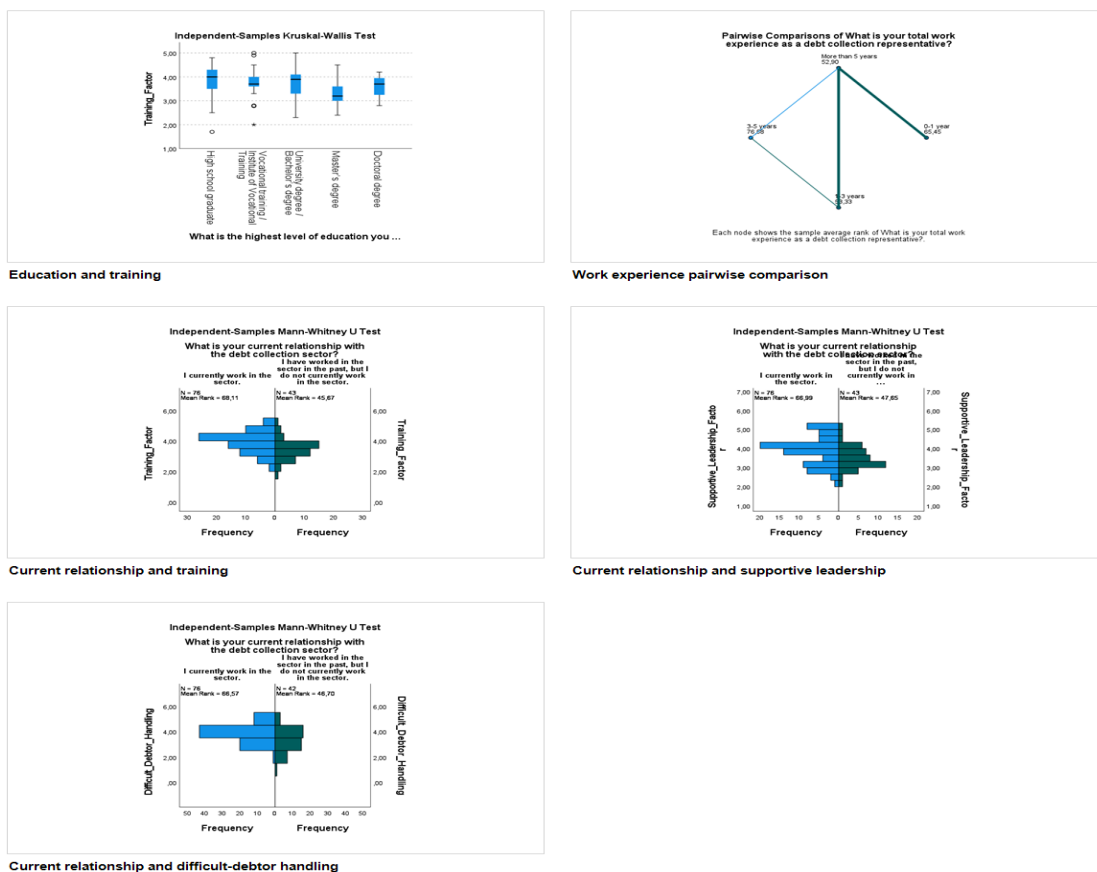
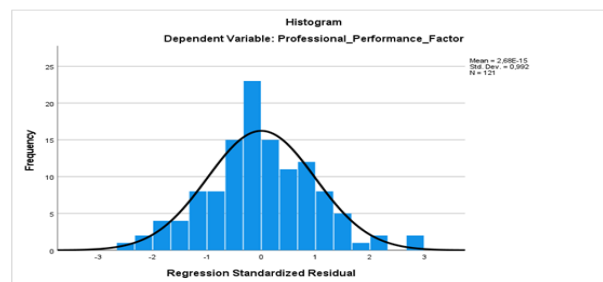


Table D7. Final regression models

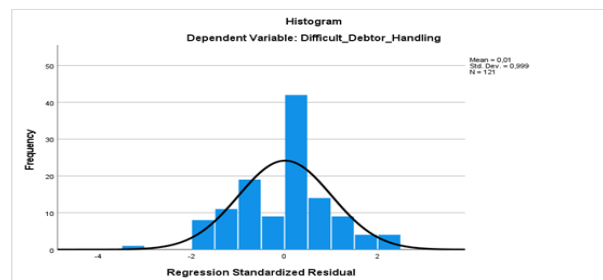
Dependent variable	Final predictors	Model fit	Explained variance	Significant predictors
F4 Professional / Operational Performance	F1 Training; F3 Low Pressure / Low Strict Control	$F(2,118) = 25.534, p < .001$	$R^2 = .302$; Adjusted $R^2 = .290$	Training: $\beta = .524, p < .001$; F3: $\beta = .165, p = .034$
F5b Handling Difficult Debtors	F1 Training	$F(1,118) = 15.799, p < .001$	$R^2 = .118$; Adjusted $R^2 = .111$	Training: $\beta = .344, p < .001$
F6 Overall Evaluation	F1 Training; F2 Supportive Leadership	$F(2,118) = 99.153, p < .001$	$R^2 = .627$; Adjusted $R^2 = .621$	Training: $\beta = .474, p < .001$; Supportive Leadership: $\beta = .369, p < .001$

Figure D4. Selected SPSS regression diagnostic charts

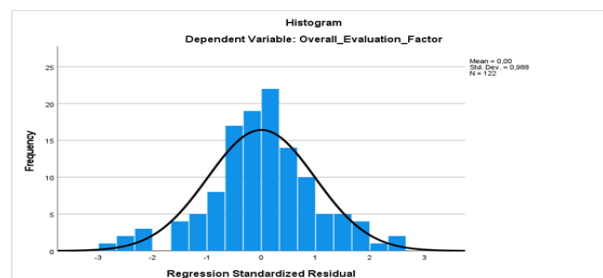
Selected SPSS regression diagnostic charts



Professional / operational performance



Handling difficult debtors



Overall evaluation

Author's Statement:

I hereby declare that, in accordance with article 8 of Law 1599/1986 and article 2.4.6 par. 3 of Law 1256/1982, this thesis/dissertation is solely a product of personal work and does not infringe any intellectual property rights of third parties and is not the product of a partial or total plagiarism, and the sources used are strictly limited to the bibliographic references.