A corpus study of move functions in collection letters

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A corpus study of move functions in collection letters

by

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A thesis submitted to the graduate faculty
in partial fulfillment of the requirements for the degree of
Master of Arts

Major: Teaching English as a Second Language/Applied Linguistics
(English for Specific Purposes)

Program of Study Committee:
Viviana Cortes, Major Professor
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Iowa State University
Ames, Iowa
2007

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Abstract

This study looks at the collection letter as business correspondence consisting of specific moves that function together to persuade debtors to pay the agreed-upon amount that is legitimately owed to the creditor. In addition to that primary purpose, there is a secondary purpose which is to retain the goodwill and business relationship with the debtor. Based on prior literature and actual observations, the collection letter consists of at least three distinct stages which are referred to in the study as the initial, the intermediate and the demand stages. The study explores the functional and rhetorical approaches that are found at each stage of the correspondence by analyzing the frequency of the moves in the database and the different uses to which the moves are put. It concludes by determining that requesting the debtor to communicate with the creditor is the most frequently used strategy for achieving both purposes of the collection letter. Further research is recommended.
Chapter 1 - Introduction

Collecting money for services rendered presents the collector with a particular dilemma: Is safeguarding the enterprise’s assets by collecting balances due more important than encouraging a business relationship and its revenue flow to continue? That business relationship and its revenue after all will result in increased assets. In any enterprise there is a tension between those whose main purpose is to safeguard the assets of the enterprise and those who work to increase revenue. Is it possible to safeguard assets and contribute to increased revenues at the same time? Those questions lie at the root of any examination of the so-called collection letter. It is a so-called collection letter because it is referred to as a single entity but actually consists of a sequence of inter-related letters, which taken as a whole, attempt to achieve just those two goals (Bosworth, 2004).

If extending credit is included as an enticement for attracting business and increasing revenue, the financial well-being of the customer deserves close attention. At times however, certain financial records may not be readily available. This is a special concern when evaluating small businesses’ credit-worthiness. In those cases increasing revenue might be pursued without a rigorous examination of the financial status of a customer. The decision to extend credit may be based on incomplete or inaccurate data. When this happens and the customer defaults on agreements to pay for services or products provided, one of the creditor’s approaches to recover those past due amounts is the collection letter. These letters are sent in an attempt to collect what has been promised while maintaining the relationship that has already been established.
For the potential customer in need of an added incentive to do business with a given supplier, ready credit can sometimes be what is needed to encourage the buying decision. An understanding business partner who is also accommodating and flexible when it comes to a payment schedule is a valuable ally in today’s business world.

Extending credit has been accepted as a necessary part of doing business. It is thought of as an attraction to potential customers, enticing them to enter into a business relationship. If the businessperson provides financing for the customer’s business expenditures and enjoys an increase in revenues as a result, the relationship is seen as mutually beneficial and it could be expected to continue. As long as the credit extended is repaid in a timely manner the business relationship can flourish. If the credit is extended for a longer period of time than had been anticipated then the added cost of ‘carrying that debt’ is included in the overhead of the creditor and absorbed by other, more punctilious clientele. There is a cost/benefit factor that must be considered.

The use of credit as a financing tool is common, especially for small companies and it is a growing trend for all enterprises. The U.S. Federal Reserve states that consumer credit increased 4.5% in the year 2006 and that since 2002 total outstanding consumer credit rose from $1.984 trillion to $2.400 trillion by the end of 2006 (Federal Reserve Statistical Release, 2007). The extension of credit is especially important for small businesses, much of whose available information is not readily visible. Business credit extended to small companies is a critical means of expanding operations. According to the Federal Reserve, trade credit as a source of funding for small businesses ranks third, behind the principal owner and commercial banks only (Berger & Udell, 1998). In small businesses, risk is involved to a greater degree than with larger companies, many of whose contracts and
agreements are entered into publicly. When screening is less diligent, personal relationships can carry more weight and business correspondence more importance.

A common perception is that there are two related purposes to the collection letter (Bosworth, 2004). The primary purpose is to collect the past due balance that is legitimately owed. This does not mean that the entire amount of the past due balance will be collected. It may be that the amount recorded was done so inaccurately. Errors in providing services or products, billing errors or dissatisfaction on the part of the customer could result in a disputed balance. The two parties need to communicate these facts before arriving at an accurate amount owed.

The secondary or ancillary purpose of the collection letter is to maintain the business relationship that has already been established. If the primary purpose is not achieved, reaching the ancillary purpose becomes moot.

Persuading the debtor to act in accordance with the creditor’s wishes is the task of the collector and an important tool for the collector is the collection letter. Understanding how persuasion works in the collection letter is an especially important skill for an English language learner. The nuances and psychological methods used to persuade the debtor to pay the delinquent balance are exacting and if properly understood and implemented can result in recovered assets and be the source of needed funding. The effective performance of this business function will make the collector a valuable asset to the enterprise.

Persuasion in business correspondence has been investigated in the past, focusing on philanthropic discourse, specifically fundraising letters (Connor & Gladkov, 2004). These researchers recognized the importance of the letters and the general lack of understanding about the structure of the text itself. In addition to Gladkov, Connor has collaborated with
Upton (Connor & Upton, 2004) to explore the genre of fundraising letters and how a rhetorical move structure furthers the persuasive purpose of the correspondence. In addition to Connors’ work, which was based in part on the moves structure elaborated by Swales (1990, 2004), there has been research dedicated to the creditor/debtor relationship.

British researchers commissioned by the Lord Chancellor (Dominy & Kempson, 2003) explored the relationships between those who extend credit and those who are either unable to pay and those who can but choose not to pay their financial obligations. It focuses on the questions of why people don’t pay their debts and what the most effective means are to effect payment from those who are able but choose not to pay.

1.1 Purpose of the Study
Connor et al. (2004a, 2004b) looked at persuasion and rhetorical move analysis of specific text while Dominy and Kempson (2003), who focused on the collection process, neglected the text in favor of examining the relationships and effectiveness of different approaches. An examination of the collection letter itself from a textual analytical perspective has not been found. That will be the focus of the current analysis. The text of the collection letter will be analyzed in light of moves as described by Swales (1990, 2004), and seen in the framework of the elements of persuasion (Connor & Gladkov, 2004).

Collecting funds that have been essentially lent out to other parties is a delicate task that requires all the pragmatic skills available to the one who is persuading the debtor to pay. An analysis of the collection letter and its component moves would be a helpful addition to the resources available to the creditor’s letter writer. Knowing the ‘what, when and why’ of the collection letter’s contents is the focus of this research.
Collecting money from customers entails not only business correspondence but phone calls and even personal visits at times. This study, and its methodology examines only business correspondence as that is what we refer to when we speak of the ‘collection letter’.

1.2 Research Questions
This research aims to answer these questions:

1. Are individual collection letters parts of a coherent series?
2. Are there common organizational and linguistic features associated with each collection letter in the series?
3. Are the features mentioned in question 2 predictable?
4. Where are the elements of persuasion located in the collection letter?
5. Does the purpose of the collection letter shift with the different stages?
6. Do the perceived purposes correspond to the evidence collected in the analysis?

1.3 Organization of the Study
Chapter Two will summarize the literature that bears relation to business correspondence, persuasion, and credit and debt. The methodology that was adopted for this study is explained in Chapter Three. It is hoped that this chapter might be helpful if further research is pursued. Chapter Four details the findings that were revealed in the course of the research. Chapter Five posits the answers to the research questions and includes the study’s limitations, other relevant conclusions, and suggestions for further discussion.
Chapter 2 - Literature Review

In this chapter articles and texts describing studies related to the writing of research articles themselves, business correspondence, persuasion and collecting debts will be presented and the focus on the current study more fully explained. The gap that exists between available literature and the focus of this study will be identified.

2.1 Moves Analysis

The approach that was adopted for this project was inspired by Swales’ work on the function of moves in research articles. Swales identified a move as, “a discoursal or rhetorical unit that performs a coherent communicative function in a written or spoken discourse.” (Swales, 2004, p. 228) He continues by noting that a move may assume many different forms since, “It is a functional not a formal unit.” (Swales, 2004, p. 229) He further discusses move signals and identification of moves within research articles. The current research is concerned with the identification and analysis of the functional units or moves as Swales has presented them.

Analyzing discourse by way of its moves is an analytic strategy that occurs frequently in literature concerned with business communications. Business correspondence associated with distinct genres within the business community has been examined and its purposes revealed by analyzing the moves that were used. Grant proposals (Connor & Upton, 2004) (Connor & Muanen, 1999), and direct mail fundraising (Connor & Gladkov, 2004) are subjects of research that makes use of the move analysis mentioned above. In those articles the authors identify relevant moves and their associated purposes to look at how specific business correspondence is created. They identify the purpose of the correspondence of both
requests as ‘selling a product’ and ‘persuasive in nature’. This persuasiveness is a rhetorical feature that collection letters share with other business correspondence that makes requests.

2.2 Requestive Business Correspondence

Requestive business messages of another sort are the subject of research previously published. Requesting Letters of Recommendation (Precht, 1998) and other correspondence requesting the recipient to perform actions such as making adjustments, quotations, canceling orders and changing delivery dates (Bosque, 2001) are common requests that have been examined using the move analysis. A common feature of any business request is politeness. This is a pragmatic attribute that “is ultimately translated into financial figures.” (Bosque, 2001, p. 217) This financial benefit is the common measure of business success.

Not only does Bosque examine requestive messages but she also draws a comparison between British and Spanish correspondence. This cross-cultural linguistic comparison is a valuable tool for second language learners who wish to avoid inappropriate pragmatic choices. An analysis of Guatemalan business letters (Conaway & Wardrope, 2004) explores differences in cross-cultural business communication and various approaches to politeness and formality. The strategies of comparable letters in different cultures signals distinct approaches to accomplishing similar objectives. Politeness and formality take on different forms and significance.

The use of persuasion in business correspondence is a relatively common subject of literature in the field. The idea that persuasion is needed in order to accomplish an entire range of functions is a common theme. Perceptions, effectiveness and rhetorical elements in business correspondence as identified by Connor and Upton (2004), Connor and Mauranen (1999), and Connor and Gladkov (2004) are also explored in ‘an empirical study’ done by
Shelby and Reinsch Jr. (1995). Both their article and Mulvey and Stern’s (2004) are concerned with the relationship between the messenger and the recipient of the message in a collaboration of meaning. Persuasion cannot occur without the participation of both parties.

Persuasion in a business environment is also explored in several texts that are currently available. Lawrence (1974), Sant (2004), Aubuchon (1997) and Luecke (2005) all explore the persuasive uses of business communication but focus on the in-house business proposal as opposed to corresponding with outside parties.

It is this correspondence with outside entities that occupies the current research. The research focuses on correspondence dedicated to the collection of money as this financial result is the measure of success or failure in the business world and the ability to accurately and effectively negotiate that world is what distinguishes a second language learner with appropriate language skills.

Interestingly, the philanthropic donations that were the subject of Connor and Gladkov’s (2004) research above have become the object of business correspondence designed to effect collection rather than entice donations. Beatty and Vara (2006) outline current concerns by nonprofits that have been damaged by donors reneging on pledges.

2.3 Credit & Debt Today

The role of credit (and debt) as a dynamic factor in commercial life, especially for small business, is the topic of much of the available literature. The implications for U.S. business managers are clear. The use of credit is growing. In the U.S. the Federal Reserve figures that trade credit, or credit extended to businesses by trade sources as opposed to principals, banks and other lending organizations, has grown 4.5% in the year 2006 alone (Federal Reserve Statistical Release, 2006). Miller and Orr (1966), Mulligan (1997) and
Berger and Udell (1998) all agree that there is a time value to money (which encourages selective debt) and that for small businesses and in countries with high wages (such as the U.S.) debt can be very attractive. Not ironically, non-payment of debt can be a much more serious and threatening issue for small businesses (Tunick, 2000).

Due to the increase in the use of credit that commercial enterprises are experiencing today, the importance of debt collection to them is growing. Articles that analyze the relationships between creditors and debtors and the reactions of each to various situations represent a growing body of literature. Even though their primary source of data was the telephone, Rafaeli and Sutton (1991) found that in general, persuading debtors to comply was facilitated when the debtor felt that compliance was in their best interest. In this case the persuasive appeal was a logical one in which the debtor felt that complying with the creditor’s wishes entailed less cost.

The documented history of debt collection is a rich source of a tradition that extends beyond the commercial world. Paul’s letters to the Corinthians (Bercovitz, 2004, 2005; Lambrecht, 1998) are seen by some as a series of collection letters that include early examples of the art of persuasion and follow-up letters. A study of collection procedures in the court system of Boston, MA during the 1930s (Nehemkis Jr., 1933) follows an increase in consumption fueled by easy credit and the establishment of the so-called Dubuque Law or ‘equitable process’ law which attempted to protect the shop-keeper and debtor alike. The historical dilemma faced by debtors in the U.S. and England has been discussed by Crossen, (2006) as well.

In addition to the historical accounts of debt collection, current literature includes documentation of what has transpired in Britain (Dominy & Kempson, 2003) and Russia
Current literature also includes many examples of how both debtors and creditors respond to their respective situations and what collection approach is the most effective. P. E. Rock (1968) offers a “sociological study of deviance” (p. 176) to explain much of what drives debtors and creditors in Britain. Bachman, Stein, Campbell and Sitarenios (2000) report on two British studies that compared collectors’ emotional aptitude for the challenge and found that those collectors with more maturity had higher success rates.

Several articles chose to provide recommendations as to the most effective and successful means to pursue debtors. Spinks and Wells (1997) advocate a “persuasive communication” that consists of a series of letters beginning with a “gently persuasive ‘friendly reminder’” and concluding with “the strongly persuasive ‘threat of legal action.’” (p. 106)

Shell (1990) recommends early “financial checks on prospective clients” (p. 7) to avoid collection problems in the future. Krocheski (2006) looks at the question from a legal standpoint with a focus on the bottom line. Tunick (2000) also focuses on collecting the balances due. One recommendation is to pre-screen potential clients prior to extending credit. Jurand (2003) cautions against issuing blanket ‘mass-produced’ collection letters if one hopes to stay within the “Fair Debt Collection Practices Act.” Finally, in The CPA Journal, an anonymous writer (1976) advocates that you can improve your collection letters by keeping one purpose in mind: “getting your money” (p. 64). These samples of available literature share the common characteristic of focusing on collecting the balance due with little or no attention paid to retaining the customer as a business associate.

Of all the literature that has been collected and examined, none has addressed the questions that this research is attempting to answer. An analysis of the constituent moves
that make up a collection letter without regard to the effectiveness of the letters themselves is the aim of this research.

By empirically analyzing the collection of sample letters and the moves found within them the study hopes to answer the questions posed in the Introduction and offer some guidance to the language learner who may be struggling with the pragmatic demands of this challenging genre. Learning how collection letters are created can improve language learners’ grasp of persuasion in the English language.
Chapter 3 - Methodology

3.1 Introduction

This chapter will outline how the data used in this study were selected and what methods were used to examine them in order to answer the questions posed previously. In addition, this chapter will provide a detailed description of the taxonomy employed and the procedures used to analyze the data and the rationale behind these actions.

The data collected for this study consisted of samples of business correspondence whose purpose was to collect money owed for services or products provided on a credit basis. This correspondence is collectively known as ‘the collection letter’ and it commonly comprises a series of letters with two objectives. The primary objective of the letters is to collect the money owed and satisfy the obligation incurred. A secondary objective is to maintain the customer’s good will and business if possible. It should be noted here that both objectives cannot always be met.

3.2 Sources

For the purposes of this study, samples, rather than actual collection letters, were selected. This decision was made to not only safeguard individuals’ and businesses’ confidentiality but also for the sake of convenience. Sample collection letters are readily available in text (found in bookstores and libraries) and on the Internet. While these samples’ purpose is for instruction and to serve as models rather than actual collection of money, they include the necessary elements of persuasion in business correspondence that this study intends to investigate. The authenticity of these samples was validated as part of the procedures to be discussed.
Data sources were developed by visiting local libraries and bookstores in Ames and Des Moines and searching the Internet. While there are texts in bookstores and sites on the Internet that provide collection letters for a fee, the authenticity of those samples was no greater than what was found at no cost. In the interest of minimizing expenses, libraries and samples offered freely on the Internet were found to be rich sources of data.

The original database contained 18 individual sources of collection letters. There were three texts that contained 121 examples of collection letters in total. The Internet provided 15 different sources of 55 unique collection letters. This database ultimately had 176 unique examples of collection letters from which to draw representative samples for this study. That number of samples exceeded the needs of this study and in the interest of keeping the number of samples manageable it was decided to limit the sample database to letters originating entirely from the Internet, or 55 in total.

In addition to collecting and analyzing sample letters, actual letters were solicited from a variety of businesses in central Iowa. Seventeen examples of business correspondence illustrating current collection processes were analyzed and the results were compared to those of the samples that had been chosen as the focus of this study. There were no significant differences found between the sample data and the actual data. The results of this comparison validated the use of sample letters as the focus of the study. Further discussion of the actual correspondence collected is found below in Section 3.6 Actual Letters.
3.3 Sample Data

Once a letter was deemed acceptable for this study, it was downloaded from the Internet and saved in a Microsoft Word document. This facilitated further analysis, word counting, multiple printing and an ability to sort the data and convert it into Microsoft Excel format. The samples include both business and consumer correspondence. The individual collection letters selected are parts of a series of letters that progress from a simple reminder that the original invoice may have been overlooked to what is known as the ‘demand letter’ which demands that payment be made or legal consequences will follow.

Telephone calls are typically used in conjunction with written communication to collect monies owed. This study is dedicated to analyzing only correspondence associated with debt collection and while telephone communication may be commonplace in the real world, it is outside the realm of this study.

3.4 Procedure

Because this series of correspondence typically consists of from three to six letters, a method of standardizing the relative positions of each letter within the series was needed. Letter 3 in a three-letter series isn’t comparable to letter 3 of a six-letter series, for example.

In order to begin to norm the sample letters a relative position was assigned to each individual sample letter. In some cases the position was stated explicitly (i.e. ‘the final demand letter’). In other cases there were clues such as references to previously written letters or other contextual indications of the sample’s relative position within the series, which helped to identify where the letter belonged.

Once the relative position was established it was assigned a number that identified where it belonged in the series. Letter 1 of a three-letter series was assigned the position of
‘1 of 3’ and given an index number of .333 (or 1/3). Letter 1 of a six-letter series was given the index number of .167 (or 1/6). The index numbers of letter 2 of a three-letter series and letter 4 of a six-letter series are both .667 (or 2/3 and 4/6 respectively). In this way a standard framework was imposed on a collection of letters with different meanings, contexts and functions but which together, comprise the series of related letters that are collectively known as ‘the collection letter’. Within this standardized structure, 55 different letters could be analyzed from a common perspective.

3.5 Moves

Each sample letter was examined to determine which moves were included. Its constituent parts were identified as moves and placed within a framework of collection letters. The identification of these moves is described in detail in Swales’ work on Research Genres (Swales, 2004). Specifically, a sentence such as, “According to our records we have not received either a reply to our letter or a remittance to clear this account.” (INT-5) was identified as being ‘Background Information’ (Move 4). This information was recorded in an Excel spreadsheet using the appropriate taxonomy and letter (Appendix A).

As each sample collection letter was examined, the constituent parts were classified using the taxonomy that had been established by previous examples. When a previously unseen move appeared during the examination of a new sample, each sample letter that had been examined before was re-examined in light of the newly discovered move and the findings recorded in the spreadsheet.

After the database of sample letters had been analyzed and the various parts classified, a schema of the collective collection letter began to emerge and the existence of four general classifications (in addition to the Opening and Closing) became apparent. It is
within these classifications that the specific moves are located. These classifications and
relevant moves are shown in Table 3.1.

Table 3.1  Taxonomy of Moves for the Collection Letter
             Established for the Study

Opening
  Move 1: Salutation

Laying the Foundation
  Move 2: Account # & Account Balance
  Move 3: Notification of Purpose
  Move 4: Background Information

Attempting to Maintain a Business Relationship
  Move 5: Re-state Terms
  Move 6: State a Caution/Reproach
  Move 7: Identify with the Debtor
  Move 8: Offer to Facilitate/Negotiate

Requesting/Demanding Payment
  Move 9: Request Contact/Explanation
  Move 10: Request Payment
  Move 11: Demand Payment

Stating Likely Future Consequences
  Move 12: Positive Consequences
  Move 13: Negative Consequences
  Move 14: Additional Negative Consequences

Closing
  Move 15: Parting Words
  Move 16: Closing

As moves are functional rather than formal units (Swales, 2004), their position in the
collection letter is not predetermined in any way. They may occur in any sequence and in
any letter. Some occurrences appear more commonly than others. While it is uncommon for
example, that reproaching the debtor for committing an oversight (Move 6) would occur in a
final demand letter (this move is more frequent in intermediate correspondence), it does
happen. Within an intermediate collection letter itself, this reproach may appear wherever it
is included by the letter writer. Because of the persuasive nature of collection letters, inclusion and positioning of specific moves depends on the collector’s judgment. There was no analysis of move sequence in this study.

In addition to the examination focusing on the moves present in the samples, other statistical analyses were performed and those results are included in the spreadsheet. The number of words in each letter was counted. Those totals are included in the spreadsheet and compared with the average word count for the entire database. In addition, the relative position of each sample letter in the collection letter series is recorded as part of this statistical analysis. These statistical figures are not displayed in the accompanying tables. The data collected and tabulated are available but were used only for purposes of sorting the letters for the following analysis. They are available for further research.

### 3.6 Actual Letters

After each of the sample letters was examined and the results catalogued in the spreadsheet, a set of actual collection letters and templates were examined in the same way in order to determine if any significant differences occurred. The use of this actual correspondence was only for the purposes of validating the samples that had been used in the study. The actual correspondence was collected from four businesses and one government agency in central Iowa. The businesses consisted of a lumber yard, a bank, a newspaper office (that also published a weekly shopper) and a dental office. The government agency was a Federal Housing Agency.

This validation sample of 17 examples consisted of anonymous correspondence and templates of correspondence only. This was a sufficient number to validate the samples that had been collected from the Internet. The results of the analysis of the actual letters and
templates were not identical to those from the sample data but there were no significant differences. The results of the actual move classifications and a statistical comparison are illustrated in Appendix A.

There were no moves identified during the examination of the sample data that were entirely absent from the actual correspondence and no moves appeared in the actual data that had not been introduced in the sample analysis. Again, in neither case was there an analysis of the move sequences.

According to Askehave and Swales (2001) there exists the possibility, “of having identical or near identical texts fulfilling rather different communicative purposes” (p. 201). While purpose is a critical concern of this research and the purposes of a sample collection letter and an actual collection letter are not the same, the texts in this comparison share a material identity.

Relative frequencies of the moves’ appearance in the two groups of correspondence did differ but not significantly. In fact, there exists a significant degree of relationship between the frequency of moves found in the sample letters and those found in the actual letters that were collected. By calculating the Pearson Product-moment Correlation Coefficient (Pearson $r$) of the percentages of the sample move frequencies and actual move frequencies, a value for the Pearson $r$ of .72 was found. That result indicates that a positive correlation exists. When this value was compared with a Pearson Critical Value table (N=16) the Pearson $r$ value was well above the level of significance of .005 for even a one-tailed test. These preliminary results were encouraging and the analysis continued.
3.7 Further Procedure

Once the samples had been validated and the results of the analysis recorded in the Excel spreadsheet, a more empirical analysis began. Total move frequencies for all letters were recorded as well as total move occurrences for each sample letter. Percentages were also included for purposes of norming results.

Another step in the analysis included sorting the letters by their relative positions in the sequence of the collection letter series. The samples were divided into three groups.

The first group (11 in total) included all sample letters which were classified as early, or initial collection letters and ranked with an index position number of lower than or equal to .333 (see Procedure above). The second, intermediate group of letters (24 in total) included letters with index position numbers above .333 and up to and including .833. The final, demand group (20 in total) was classified as final demand letters and had an index higher than .833.

Grouping the sample letters in this way revealed differences and similarities between and within the groups which suggested further study, the results of which will be discussed in later sections.
Chapter 4 - Findings

4.1 Introduction

This chapter consists of the findings from the analysis of the 55 sample collection letters chosen for the study. The analysis of the sample letters has resulted in a schema in which six sections or functions of the correspondence have been identified. In addition to the letters’ Opening and Closing sections, the body of the correspondence consists of four other functional sections. These functions are: Laying the Foundation, Maintaining the Business Relationship, Making Requests or Demands, and Stating Likely Consequences. A brief description of each function will precede the moves’ analysis. Each move will be analyzed as a part of its corresponding function.

Sixteen individual moves are described in this chapter by way of discussing them within the context of each of the three stages of the collection process. These stages are represented by letters sent to the debtor.

The series of collection letters have been classified as consisting of different types of correspondence. Spinks and Wells (1997) refer to “a sequence of five collection stages” (106) and mention letters that remind and letters that threaten legal action. P. E. Rock (1968) also references “a sequence of letters” (180) without specifying how many are included in that sequence. When the sample correspondence was analyzed, certain letters were obviously little more than reminders while others did in fact threaten final or legal action. There was a third type of letter that fell between these two extremes. In the interests of simplicity it was decided that the analysis would take place within a framework of three
distinct types of collection letter. These letters are referred to as: Initial Collection Letters, Intermediate Collection Letters, and Demand Letters.

Before the move analysis is described, this introduction will continue with a brief summary of the characteristics common to the three types of collection letters. These classifications deal with broad generalizations and it is likely that characteristics associated with one type of letter will also be present in other types. The chapter will conclude with a brief summary of the most salient findings.

4.1.1 Initial Collection Letters

The initial group of collection letters is perceived to be little more than gentle reminders (Rock, 1968). At this early stage of the collection process, pragmatics dictate that the letter writer assumes a polite stance. In fact, at this early stage in the process, contact with the customer is just being made and it may be that payment was delayed due to forgetfulness, clerical inefficiency or postal delays. It is important that while the letter recipient is being reminded of an inadvertent lapse in getting the payment to the creditor, the creditor is still dealing with a customer or client. If later experience shows that the inadvertent lapse is deliberate, then the recipient of the letters becomes a debtor.

4.1.2 Intermediate Collection Letters

The collection letters included in this stage of the collection process try to reconcile two distinct functions in the process of collecting past-due debt: to collect the balance due from the debtor and at the same time maintain the customer’s goodwill and the business
relationship (Spinks & Wells, 1997). While these functions may be distinct, they are not necessarily mutually exclusive.

At this point the customer has received more than one notice of an open balance and is aware that the balance is past due. Presumably the requests for explanations and/or initiating a dialogue have gone unanswered. By his/her inaction the customer has indicated an unwillingness to respond to the creditor’s requests. The debt remains unpaid and there is no two-way communication between creditor and debtor.

This is a pivotal moment in the collection process because even though the debt is unpaid, the collection manager recognizes that the debtor may be a valued customer. Balancing two perceived purposes which may be incompatible is difficult. Without communication between creditor and debtor or payment, the only justification for issuing collection letters is to provide documentation for future proceedings.

4.1.3 Demand Letters

Letters included in this stage of the collection process are thought of as the culmination of the sequence. If we agree that the sequence of collection letters progresses from mild to stronger in tone, this stage represents the strongest in tone. It derives its meaning from what has come before. The context of making a demand extends beyond the letter’s text itself. Had the previous letters not been composed and sent, the letters at this stage could not assume their forceful stance. As this section of the analysis concerns itself
with the actual demands, letters associated with this stage will be referred to as demand letters.

The primary purpose of the ‘collection letter’ is still perceived to be the collection of the money owed for services or products provided to the client or customer. There is an apparent secondary purpose that may seem to be ignored at this stage. That secondary purpose, to maintain the goodwill of the customer and preserve the business relationship, is always present. The maintenance of the business relationship depends on the establishment of an open dialogue. The emphasis may be on both demanding (rather than requesting) payment and stressing the negative consequences of failing to pay, but the debtor’s responsibility to stay in contact with the creditor remains, even at this late stage.

The negative connotation associated with the ‘collection letter’ may be derived from the characteristics associated with letters at this stage of the process. Demand letters’ tone is forceful. The creditor’s persuasive appeal at this stage is reasoned and fact-based. The moves associated with this stage of the process are overwhelmingly devoted to demanding payment and stating the logical negative consequences of a failure to pay. The actuality of these consequences looms much closer at this stage. As has been demonstrated though, this stage is only one part of the entire collection process.

4.1.4 Overview

The sequence of collection letters is only a means to protect a creditor’s assets by enforcing prior agreements. Those agreements were made in good faith and the role of the
creditor was presumably met. There is no additional cost to the debtor other than fulfilling his/her obligation.

As an introduction to the moves analysis that follows, each of the main functional groups will be presented and the moves which are included in that group will be identified. Any common traits associated with that group and present in all the associated moves will be acknowledged. The six main functional groups are the Opening, the Foundation, Maintaining the Business Relationship, Making Requests or Demands, Stating Future Consequences and the Closing.

Tables displaying the study’s findings for each of the three stages of the collection letter appear in Appendix B.

4.2 The Opening

The single move that makes up this function is a critical one, as is illustrated by its presence in 100% of all the letters. In order for the collection process to continue, the letter must be dated and delivered to the correct party. If the Salutation does not refer to the correct party, a second letter directed to the appropriate recipient needs to be sent and the process begins anew. The correct delivery, once made, needs to be acknowledged and certifiable. The Salutation includes the date of the letter, the party’s name, address and a greeting such as “Dear __________:“
4.2.1 Move 1 – Salutation

Initial Stage

The Salutation is an especially important part of the letters in the initial stage in that much of the subsequent letters’ meaning depends on what has gone before.

A colon is the predominant punctuation, even in the early, relatively friendly initial letters. Using a colon rather than a comma indicates that this is not a personal letter but one with business objectives. In no case in our sample database was a comma used in even the ‘friendliest’ and ‘most personal’ of the initial collection letters.

Intermediate Stage

As the sequence of letters progresses into the intermediate stages the tone of the opening becomes more formal. The customer has presumably not responded. The letter writer’s perception of the letter recipient as a customer is being replaced by that of the recipient as a debtor and the opening salutation may reflect this change in subtle ways.

While the conventional Dear ________: prevails as an opening to the intermediate stage collection letter, forms such as To ________: and Attention ________: are also used as the sequence of stages progresses to the more forceful levels. In addition, the name of the recipient may be substituted by Sir/Madam. Formal salutations may be attempts to distance the letter writer from the forceful tone that the letters assume in the latter stages of the sequence.
Demand Stage

One sample in the demand stage uses To ______ :, Attention ______ : and even Dear ______ : While that letter writer’s stance may be undecided the letter itself states clearly that it is a ‘Notice of Litigation’ and is likely severing business ties with the debtor.

NOTICE OF LITIGATION

To:
_____________________
_____________________
_____________________

Attention: ____________________:

Dear ____________________:

DMD-10

This opening is a curious exception that might indicate a lack of clarity in the letter writer’s mind as to the actual relationship that exists between the two parties.

4.3 The Foundation

Laying the Foundation for what is to follow is the role of moves 2, 3 and 4. The Foundation establishes that a specified amount remains due in the specified account name and number. Pertinent background information such as previous numbers and dates of attempts to reach the debtor are included. Often, but not always (53% of the sample), Notification of the Purpose of the letter (Move 3) is explicitly stated as part of the Foundation. In the other samples the presence of Moves 2 and 4 may have implied Move 3. The foundation establishes the creditor’s authority for exercising the power in the
relationship. The letter writer must be seen as a credible source of accurate information if the debtor is to ultimately be persuaded to pay. Taken as a whole, the Foundation may be called on in the future as proof that the debtor had been contacted, that the creditor’s records were in order and the creditor was justified in pursuing its claim in a court of law. As an incidental aside, it could be noted that the data included in the Foundation may be as much for the use of the letter writer’s word processing and clerical system as for the debtor’s use.

The moves that lay the foundation include Move 2 – The Account/Invoice # and Balance Due, Move 3 – Notification of the Purpose, and Move 4 – Background Information. In the sample there are only two letters in which the function of laying the foundation does not occur.

4.3.1 Move 2 – The Account (or Invoice) # and Balance Due

Initial Stage

This move states the account (or invoice) number and the unpaid amount associated with that record. Move 2’s function is to help orient the letter’s recipient to the exact nature of the communication. It is generally stated explicitly.

Move 2 occurs in eight of 11, or 73% of the letters in this early stage of the collection process. The high frequency of its occurrence at this stage indicates its importance in stating the most basic information needed to proceed. Subsequent letters will depend on this information having already been established. Agreement on these facts between the creditor and debtor is the first step in building a dialogue between the two parties and it must be reached before the collection process can continue.
If there are any disputes that are responsible for the outstanding nature of the debt, this balance due as specified may be isolated. In the early stages of the collection letter sequence Move 2 generally does not include the entire balance due the creditor but just the outstanding portion associated with the specific invoice.

In the three instances of these early stage letters when an account or invoice balance due was not specified, the account (not the invoice) was referred to in such general terms that we might assume that the debtor’s business was so infrequent as to have had few transactions.

**Intermediate Stage**

Only 11 (or 46%) of the 24 letters included in the intermediate stage included Move 2. At this stage, by definition, none of these letters is the first that has been sent to the debtor and the letter writer can safely presume that the account numbers and balances are not an issue nor in dispute. Of course, if the debtor disagrees with the creditor’s assertions then this basic information can always be adjusted as needed.

**Demand Stage**

In the final stages of the collection process 70% or 14 of 20 sample letters included Move 2. It is a reaffirmation that the information is correct. At this point in the collection process the creditor may choose to include the entire balance due from the debtor in the amount to be collected. If that is the case, the entire amount, rather than that portion due from specific invoices or transactions, will be included in the amount that is being demanded.
Oftentimes defaulting on the credit terms will result in the total amount owed being due in full immediately (see Move 11 – Demanding Payment).

While the amount due must be stated in every demand letter for litigation to proceed, the actual location of the move can appear in any position within the body or even the salutation of the letter.

4.3.2 Move 3 – Notification of the Purpose

Initial Stage

Move 3 occurs in 64% of the initial collection letters examined. While the primary purpose of the collection letter is to collect the balance due, retaining the customer’s goodwill is at least as important. The balance may be past due for reasons other than the customer’s inability or unwillingness to pay. The purpose or intent of the letter might be clearly understood but not explicitly stated. In five of the 11 letters in the initial stage of collection the word, “reminder” is used. Examples below (emphasis added) illustrate other means used to indicate that the letter is nothing more than a reminder being made as a courtesy.

*Perhaps you have overlooked the fact, but your account with us is currently overdue.*

INI-11

*Did you forget to send us your payment...*

INI-5
We are writing this letter to call your attention to the above referenced overdue account with us.

INI-9

In none of the initial stage samples collected did the letter writer state that the past due amount was the result of the customer not paying the bill. An unknown, unseen or even unnamed force could be responsible for the balance due. The passive voice is used as a device to defuse any responsibility for the unpaid debt. Likewise the existential there is used to introduce the reason or purpose for the letter without assigning blame.

...your payment of $_________ has not been received...
INI-4

...there is a balance due of...
INI-2

Again, the purpose of the letter does not have to be explicitly stated and due to the early stage of the collection process there is no compelling reason to be harsh in any way. Often the mere receipt of the letter signals to the recipient that something is not right with the account balance and any oversight will be addressed. Every creditor hopes that it will not be necessary to ask for the amount due.

Intermediate Stage

The proportion of letters with the purpose explicitly stated is lower in the intermediate stage than that of the initial stage. Only 38% of the intermediate letters contain this information compared to 64% of the initial letters. This stage of collection letters contains the fewest examples of this move among the three classifications established. There is no logical explanation for this and it can only be reiterated that this move is intertwined closely with Move 4 – Background Information.
In addition, the majority of previous messages included an explicit statement of purpose. These messages are follow-ups to previous letters and their purpose can be inferred by the debtor.

**Demand Stage**

The notification of the purpose of the demand letter occurred in 13 of the 20 (or 65%) of the samples selected for this study. This frequency is comparable to Move 2 – Account # and Balance Due (14 of 20 or 70%). It is a relatively high degree of inclusion and indicates that the creditor wants to be perfectly clear as to what has prompted the correspondence.

At this stage the purpose can be stated explicitly. Given that the customer has not successfully disputed the balance due, there is no question as to its delinquency. This may be stated at the head of the letter as in letters DMD 7-9 below or in the body of the letter itself. The word *final* is commonly used. It may also take the form of stating that the purpose of the letter is to ‘advise’ the debtor of impending actions. Rarely at the demand stage is the debtor notified of the letter’s purpose indirectly.

**FINAL NOTICE**

DMD 7-9

*Please be advised that you have left us no alternative but to file suit immediately.*

DMD-10
4.3.3 Move 4 – Background Information

Initial Stage

Move 4 states prior circumstances or activity that has precipitated the issuance of this letter. It depends entirely on references to exophoric events and is sometimes restated for emphasis’ sake or as a reminder. This move was present in 82% of the letters that comprise this early stage of the process. When the mention of background information was avoided, the creditor relied on the customer’s inferring what had happened in the past by referencing the current status of the account balance.

*We are sure that you will not object to this reminder that there is a balance due of ____ (amount of balance) on your monthly account.*

INI-2

Together, moves 2, 3 and 4 establish the foundation for the issuance of the letter. At this stage of the process, politeness and deference to possibly unknown circumstances limit the creditor’s options. While there has been an occurrence that justifies the reminder (the balance is past due, after all), there have been too few letters written in the sequence to assume that the balance due represents anything other than an inadvertent oversight or dispute.
Intermediate Stage

Nineteen of 24 letters or 79% of the intermediate stage letters contain this move. No other move has as many examples within the intermediate stage of the collection sequence as does the inclusion of background information.

It is at this time that the letter writer can feel justified in stating explicitly that the debtor has been contacted in the past and has not responded. Such information needs to be stated in order for the collection process to proceed. The manner in which it is stated though varies. Some letter writers continue to plead their case preferring a less direct method. Other approaches are more direct and rely on a firmer stance. The different approaches are illustrated below. The first is obviously more personal and less direct.

*Telephone tag is no fun! I have been unable to get through to you for some time now, and I really need to talk to you.*

INT-4

*According to our records we have not received either a reply to our letter or a remittance to clear this account.*

INT-5

An even more direct approach is adopted by some collectors as they begin to apply pressure to the debtor. At this point in the collection process it is possible that different personnel have been assigned to so-called problem accounts and the approaches used can vary within certain guidelines, even within the same enterprise. A third approach found in this same intermediate stage is much more direct.
Your account is seriously past due, and your failure to contact us leaves us no choice but to close your account, effective immediately.

INT-17

The creditor decides how to approach the debtor depending on the creditor’s perception of the debtor and the prospects of making a successful collection. The approaches cited above reflect philosophical and psychological differences of perspective that shape the collection efforts. Whether one is more effective than the other is not within the scope of this paper.

**Demand Stage**

Move 4 occurred in 17 of 20 demand letters (85%) which exceeds either of the other moves whose function is laying the foundation. It briefly states what prior circumstances have necessitated the writing of the demand letter. This information may be incorporated into Move 3 above or stated separately, perhaps for emphasis. When background information is stated explicitly, it is often in the past tense, and not surprisingly, *delinquent*, *past due* or *overdue* are terms that are used commonly in this sample.

*Our numerous attempts to resolve your long overdue account have been unsuccessful.*

DMD-12

*We have previously sent two notices of the overdue status of this balance.*

DMD-1
At this point, the creditor’s credibility has been established and the foundation for the correspondence has been laid. Moves with an affective appeal and which focus on maintaining the business relationship between the creditor and debtor will follow.

4.4 Maintaining the Business Relationship

At the initial stage of the collection process nothing has happened to threaten the existing business relationship and making an effort to maintain or repair any damage is unnecessary. The four moves that comprise this function account for only 10 occurrences or 13.3% of the total moves within this initial stage of the process. In contrast, laying the basic foundation for the letters themselves consists of 24 (or 32%) of this stage’s moves.

Of the three stages in the collection process, it is during the intermediate stage that attempts to maintain the business relationship occur most frequently. Collectively, the four relevant moves occur 37 times in the 24 letters (20.6% of the 180 occurrences) that make up this stage. No other stage devotes as much attention to making an affective appeal to the debtor. Any distinction made between consumer and business accounts is evident when this approach is being made. Making personal appeals is more common when the account is that of a consumer. We shall see that the frequency of Move 7 – Identifying with the Debtor decreases from the initial stage while there is a corresponding increase in Move 8 - Offers to Facilitate Payment and Negotiate repayment. The initial reminder has not produced results.

In the demand stage of the collection letter sequence, keeping whatever professional relationship alive with the debtor seems less important than collecting payment. Only 9.3% of the total moves in this stage are devoted to maintaining the business relationship. The focus of the demand letter points more towards collecting the debt that had been agreed to.
Offers to facilitate payment and negotiate are becoming less frequent. Even so, the desire for an explanation or re-negotiating payment terms remains and requests for a dialogue persist.

4.4.1 Move 5 – Re-stating Terms

Initial Stage

Functionally, re-stating the company’s terms must not be considered an appropriate move at this early stage of the collection process since it only occurs once. When the terms are re-stated it is done so explicitly and implies that a violation has occurred. This is an exception here.

Intermediate Stage

This move is present in only 4 letters (or 17%) of the intermediate stage. When it does appear the language is most often at the beginning of the letter and confers an impersonal and legal voice. In the following example though, reference to the creditor’s terms were within the body of the letter and a personal evaluation of the terms’ fairness was included.

We extended credit to you on your account in good faith and expected payment under our normal thirty day terms which we feel are most reasonable.

INT-5

Demand Stage

Re-stating what had already been agreed to occurs only twice in this collection of sample letters. It was never a move that was used frequently. Re-stating appeared only
seven times in the entire collection of 55 samples. If the credit terms were ever a significant issue that prevented payment, it was not addressed in the sample letters.

4.4.2 Move 6 – Stating a Caution or Reproaching the Debtor

Initial Stage

This move does not occur in this early sequence of letters. If offering a reminder is the approach of the initial stage then chastising a customer is inappropriate.

Intermediate Stage

While there were no instances of Move 6 in the initial stage of the letter sequence, the intermediate stage contains 11 instances of 24 examples or 46% of the sample. The creditor has the confidence at this stage to remind the debtor of the seriousness of the situation and the impending consequences. The first example below displays the tension that the creditor is experiencing between maintaining the relationship and collecting on the balance or at least encouraging contact. Indirectly, the implication in these statements is that it would behoove the debtor to make contact with the creditor.

*While we appreciate your business, we find your failure to communicate with us disquieting.*

INT-16

*Please phone us to discuss ways we can work together to reduce this balance...Don't fail your company and us now.*

INT-2
In each of the above examples, the customer (nearly a ‘debtor’ at this point) is urged to make contact rather than payment.

**Demand Stage**

Reproaching the debtor in the demand stage was not a frequently used move. It was employed only three times in 20 letters or 15% of the sample in this last, demanding stage. Again, for the collection letter to have progressed to this stage, the move had not been fruitful in earlier correspondence and seems not to be a viable strategy at this point.

**4.4.3 Move 7 – Identifying With the Debtor**

**Initial Stage**

In the initial stage voicing identification with the customer/debtor occurs 6 of 11 times or in 55% of the sample letters. This move is an attempt by the creditor to show empathy for the customer and to create a bond between the two parties. The focus is on the customer. The creditor is putting him- or herself in the place of the debtor. The tone of this move puts the creditor in the position of assuming whatever fault there may be and often recommends that the letter be ignored, “if payment has been made.”

*If you have already mailed your check, please disregard this notice.*

INI-4

Other approaches to the inclusion of this move can be described as conciliatory. The following excerpts put the creditor directly in the place of the debtor, or at least side-by-side,
and share the responsibility for the oversight.

*We know that you plan to pay them, so why delay?*

INI-7

*These days, with so much going on, it is easy to let something slip.*

INI-5

The tone of the move in the next stage of the collection process is still personal but more sympathetic and less empathetic.

**Intermediate Stage**

Only 9 of 24 instances or 38% of the letters in this stage exhibited examples of the creditor identifying with the debtor. This frequency declines further in the next stage of the process. Overall at this stage, the trend in the sample letters is to focus on collecting the past due debt rather than viewing the debtor as unfortunate or being expected to abide by unreasonable demands (none of which, by the way, have yet been made).

The approaches illustrated below are directed towards debtors whose accounts are consumer rather than business accounts. Identification with the debtor is a personal approach and in these cases it is used more readily when communicating with individuals. Also note that the creditor is referred to as *we*. Not only is this personal, it is typical of this approach as well and helps to establish a personal bond between the debtor and creditor which might lead to the desired communication.
We know that you certainly can't enjoy hearing from us under these circumstances.

INT-15

We are interested in our customers and are always trying to find new ways to improve our service.

INT-9

Identifying with holders of business accounts occurs only 3 of the 9 instances of this move. Not only are they less frequent but they lack the ‘personal’ touch and are inclined to be more ‘business’ oriented.

...but we are sure that you will send us a check for _____ (amount) to make your account up-to-date.

INT-10

**Demand Stage**

Identifying with the debtor is a strategy that is only marginally more utilized in this stage than Moves 5 or 6. It occurs only five of 20 times. As the stages progress in the collection process, approaching the debtor with understanding becomes a less common collection tactic. It has been tried in previous letters and has failed. When it is used, instead of the creditor assuming the debtor’s position, the creditor is encouraging the debtor to see the world through the creditor’s eyes. The following moves are obviously directed towards the business account.

We know that you understand, as a businessman, that we can no longer be sympathetic.

DMD-6

As a business person you must understand that we also have a business to run for profit.

DMD-2
When the account is that of an individual consumer the tone returns to that of a personal nature but at this stage the letter writer cannot ignore what consequences could result from non-payment.

*We are very uncomfortable with the thought of going to court and, therefore, have decided to extend your credit for...*

DMD-13

### 4.4.4 Move 8 – Offering to Facilitate Payment or to Negotiate

**Initial Stage**

Move 8 occurs only three times (27%) in this early phase and consists of the creditor asking that the customer make use of the enclosed envelope to make paying that much easier. It directly addresses the primary purpose of the letters, which is to collect the balance due. At the same time the creditor is being thoughtful and wants to make compliance with the terms as easy as possible. The creditor is helping the customer to correct an oversight and incidentally including a physical reminder that the payment has been overlooked. A postage-paid envelope is even more helpful and valuable. Action on the part of the customer is being encouraged.

*Enclosed you will find a postage paid envelope for your convenience.*

INI-8
Intermediate Stage

The frequency of Move 8 doubled to 54% in the intermediate stage over the 27% frequency of occurrences in the initial stage of the letters. The increased frequency at this intermediate phase indicates that negotiation may be a timely strategy. Extending the offer to make paying easier and to parley may signal an opportune time for both parties to begin communications.

Offers to make payments more easily accomplished include providing the proper account numbers to facilitate bank transfer payments, recommending lending institutions and providing postage paid envelopes. Efforts such as these on the part of the creditor are attempts to ensure that payments are made. In this way they are explicitly directed towards fulfilling the primary purpose of the collection letters.

*If we can help...by recommending a lending company – please let us know.*

INT-11

*We are so anxious that we even placed a stamp on the envelope for your remittance.*

INT-15

Offering to negotiate is also included in this move. If communication can be established and negotiations begun, both purposes of the collection letter can be achieved. Successful negotiations can result in not only a mutually acceptable payment plan but both parties can feel that the other made an effort to preserve the business relationship. Beginning
to negotiate more favorable terms is an option that letters at this stage offer. Both examples below illustrate the willingness of the creditor to begin talks.

\textit{We are willing to work with you, but in order to do so we need to talk with you.}

\textit{INT-17}

\textit{Please phone us to discuss ways we can work together to reduce this balance. We will try to help you in every conceivable way.}

\textit{INT-2}

\textbf{Demand Stage}

Offering to facilitate payment or to negotiate occurs relatively infrequently at this final stage. Only 5 occurrences or 25\% of the letters contain Move 8. At this point in the process, the ease with which the debtor can make the payment can hardly be the issue and for the creditor to extend the offer can seem superficial. Offering to facilitate making the payment does happen though.

In each of the few instances that this offer was extended the intent was clearly to elicit payment and so satisfy the primary purpose of the collection letters while at the same time being conciliatory enough to salvage some business relationship.

\textit{For your convenience you may pay with check or money order. For more immediate action, you may pay with credit card by calling (800) 344-XXXX}

\textit{DMD-14}
Offering to begin negotiations is an option that the creditor does not ignore, even at this late stage. It remains a viable route to not only secure payment but solidify the business relationship.

...please contact us immediately. We can probably arrange some type of a payment plan that may be helpful to you.

DMD-3

Inasmuch as the outstanding balance is sizable, I have outlined a payment plan for you as a method to retire the entire balance over the next (number) months if you are unable to forward the full amount at this time.

DMD-17

It is noteworthy that the offers to negotiate above are initiated by the creditor. Move 9 invites the debtor to make such an offer.

4.5 Making Requests or Demands

At the initial stage of the collection process, demanding that payment be made is not consistent with a friendly reminder. Pragmatically, a demanding tone is inappropriate for a customer whose only flaw so far is mismanagement, forgetfulness or bad luck.

Since receiving payment is the primary purpose of the collection letter, the moves that comprise this function are critical. One or more of the moves within this function are present in 54 of 55 (over 98%) of the samples in the database.

The explanation requested may reveal a bona fide defect in the product or service provided or in the creditor’s clerical procedures and rectification requires that both the debtor and creditor be made aware of this. Collection for only legitimate balances due is the purpose of the collection letter. An explanation can also be the beginning of negotiations
resulting in a mutually agreed upon payment plan to address the balance due. Successfully resolving the issues behind the collection letter is in everyone’s interest.

The customer’s response to these moves determines whether the letter recipient is perceived as a customer or a debtor by the creditor. During the intermediate stage in the process the context of what has preceded these letters contributes to the creditor’s perception of the recipient. Whether the creditor requests payment or demands payment depends on what has transpired before.

The moves that comprise this function are included based on the direction of the collection process. In fact, for this intermediate stage in the process, Move 9 – Requesting that the Customer Make Contact or Explain is more frequent (67%) than either asking for payment (Move 10, 42%) or demanding payment (Move 11, 38%). This illustrates the relative importance of communications at this juncture.

In the demanding stage of the collection process, the immediacy of this function becomes apparent. There are no requests for payment. This is in contrast to the first two stages of the process when over half of the letters included Move 10 – Requests for Payment.

Detailed discussions of relevant moves included in this functional section follow. They consist of Move 9 – Requesting Customer Contact or an Explanation, Move 10 – Requesting That Payment be Made, and Move 11 – Demanding That Payment be Made.

4.5.1 Move 9 – Requesting that the Customer Make Contact or Explain

Initial Stage

Move 9 is the first that makes a request and that requires the customer to act. This move occurs five times (45%) in this stage of the process and in each instance, an
explanation in lieu of payment would be an acceptable response on the part of the customer. If the customer makes contact with an explanation, then the creditor knows that payment is being consciously withheld and that it will not be made before the problem is rectified. There has been no oversight. At this stage, the explanation is sufficient even though it ultimately may not be adequate grounds for nonpayment.

Pursuing an invalid claim is not the purpose of the collection letter. Only valid, legitimate balances are at issue and the creditor is not using persuasive appeals to reach illegitimate ends.

The importance of this move is reflected in the fact that frequently the customer is asked to call on the phone rather than write if there is a reason for not making payment. This reduces the time element and may put the customer in touch with a decision-maker who can address the dispute.

*If there is some reason why you have failed to remit your payment, please call us, and let's discuss the problem.*

INI-11

*If you wish to discuss any issues please call the undersigned immediately.*

INI-9

Given that many moves already included in these letters are attempts to remind the customer and acknowledge that the payment may have been made, eliciting reasons for non-payment may be inconsistent and these moves may not co-occur in the same letters.
**Intermediate Stage**

Besides Move 4 – Background Information (79%) and the openings and closings (100% each), this move has the highest frequency of occurrences for the intermediate stage of collecting bad debts. Move 9 was present in 16 of 24 or 67% of the letters in this stage. Requesting that the debtor make contact or explain why payment has not been made is a common move at this juncture.

As is true in every stage, communication will change the direction of the collection process. At the intermediate stage, if there is no communication, the business relationship is threatened and control of the process is in danger of being surrendered to the courts. The option for opening communication is always there but based on the frequency and manner of Move 9, this may be an opportune time for the debtor to open lines of communication.

An examination of the moves expressed reveals a growing desire on the part of the creditor to talk. Mentioning smaller payments and reductions in balances due signal a special receptiveness on the part of the creditor, especially during this stage of the collection process.

*Please phone us to discuss ways we can work together to reduce this balance. We will try to help you in every conceivable way.*

INT-2

*If we can help - by making your payments smaller or extending our terms... please let us know.*

INT-9

*If you are experiencing financial difficulties, we can work out a payment schedule that will enable you to deal with meeting your obligations.*

INT-18
It would be misleading to suggest that all or even the majority of these letters contained moves that offered to reduce payments or to maintain the business relationship at any cost. The majority of the examples in the intermediate stage of the collection process do express a willingness to discuss any problems that the debtor may be experiencing. Up to this point, payment of the balance due was the primary purpose but an offer for an open dialogue has always been available to the debtor. The growing advantage of negotiating as a strategy for both parties is becoming very clear.

**Demand Stage**

This move occurred seven times in 20 letters (or 35%) and represented the last opportunity for the debtor to attempt to negotiate the method or timing of payment or the amount due. The following example of a request for contact occurred as the first sentence of the selected sample and illustrates the importance that the creditor places on debtor contact. The final sentence of the same letter is a notice that unless payment in full is made by a certain date, legal action will begin.

*How can we try to persuade you to pay your delinquent account?*

DMD-13

In another demand letter, this one extremely severe, the second sentence also requests contact. Even at this late stage, this move that elicits dialogue is present in a significant frequency.
Unless you contact us at (telephone), you will run the risk of your local Sheriff serving you with a Summons and Complaint to appear in Court without further notice to you.

DMD-19

4.5.2 Move 10 – Requesting That Payment be Made

Initial Stage

This move addresses the primary purpose of the collection letter and even in this early stage overtly asks that payment be made. It occurs in eight of the 11 sample letters (73%) in this initial stage of the process.

Politeness is an essential consideration when making the request for payment. The word *please* is included in every request for payment but one. In fact, the inclusion of *please* was an essential component of this move and qualified the statement as a request as opposed to a demand. This in no way invalidates the use of the term, which was the choice of the letter writer, but accounts for its frequency. Even if that term is not included, politeness is observed. By making an imperative statement in the form of a question, the letter writer below preserves the politeness stance.

> If you have not yet mailed your payment, why not make out your check and place it in the enclosed envelope while this reminder has your full attention.

INI-3

In the three instances when Move 10 was not included in the letter, Move 9, or a request for an explanation for non-payment, was included. One or the other of these two moves is present 100% of the time in the initial stage.
Intermediate Stage

Move 10 occurred 10 times in 24 letters or 42%. Politeness, often signaled by the word *please*, was required for this move to be considered a request. In some cases the request was for a partial payment only. In others the request was for ‘a check’ as opposed to ‘full payment.’ This request for a partial payment or an unspecified amount may indicate that the creditor is willing to settle for less than the full open balance. Even the term, ‘payment arrangements’ can signal an opportunity for successful negotiations. Both of the following examples are requesting not only a payment of some kind but reiterate the need to open lines of communication.

*Please send us your check in the amount of $________ today, or call our office to make payment arrangements.*

INT-16

*At the very least, send us an explanation with a partial payment of at least ________ (dollar amount) to keep your account open.*

INT-2

Only requests for payments or explanations are present in the intermediate stage of the collection process.

Demand Stage

Move 10 does not occur in this demanding stage of letters. Requesting payment and demanding payment are mutually exclusive.
4.5.3 Move 11 – Demanding that Payment be Made

Initial Stage

Just as the request for payment does not occur in the demand stage of the collection letter, neither does the demand for payment occur in the initial stage of this process.

Intermediate Stage

Move 11 is the last move included in the collection letter’s function of Making Requests or Demands and for this stage there were fewer demands for payment than requests for payment or negotiation. Only 38%, or 9 of 24 letters, contained Move 11. The intermediate stage may be too early to demand payment, especially if there are more collection letters to be issued. This is not the final stage of the process. Just as the word please is required for classification as a request, to qualify as demanding payment the word demand or its equivalent is needed. At the very least, the notion of immediacy needs to be expressed.

In the course of analyzing the data, it was determined that the intent of receiving payment in full immediately would indicate an actual demand for payment. The move directly below (INT-6) is not final (It is to be followed by letters 3 and 4.), which brings the sincerity of the demand into question.

Demand is made for payment within the next ten days.
INT-6

Therefore, we must insist on immediate payment.
INT-21
The recipient of the letter is not aware of the position of the letter in the collection process so the actual letter writer’s intent cannot be considered in the analysis. During this pivotal stage of the process the letter writer is trying to balance different objectives and at times mixed messages are present in a single letter. The following letter demands immediate payment in full while signaling the debtor that something less than full payment or even an explanation would be acceptable. It illustrates the dilemma that faces the letter writer who is trying to convey a meaningful message at this point in the process.

_We cannot accept any further delay in paying your balance due...If you cannot send at least a partial payment now call us so that we can come to a workable agreement._

INT-22

**The Demand Stage**

Move 11 – Demanding that Payment be Made, occurred in nearly the entire sample of letters included in this stage of the collection process. It was present in 17 of 20 letters, or 85%. This frequency is not surprising in that the final demand for payment is the creditor’s last opportunity to fulfill the primary purpose of the collection letter before control is surrendered to the courts. Move 11 is logically paired with the admonition that without payment being made, certain negative consequences will likely transpire.

At this stage in the process the entire balance due will become an issue and may be collectible in full. No longer is the creditor including only the specific invoice balances in the amount to be collected. As terms of the credit agreement, upon default the entire
outstanding balance may become due and payable immediately.

It is imperative that full payment be received on or before ten (10) days from the date of this letter, or the term for payment of your indebtedness will be accelerated and the entire principal balance and any unpaid interest will become immediately due and payable

At this point not even a request for a partial payment or contact with the debtor has been made. The creditor may feel that insisting in the strongest terms possible that the debtor pay is all that is left to accomplish the original purpose of the collection letter. Without an approach by the debtor to negotiate the chance for fulfilling both the primary and secondary purposes of the collection letters is practically non-existent.

If a successful collection letter both collects the money due and retains the goodwill and business of the debtor then letters that have progressed to this stage have failed. Legally, in the U.S., the creditor is not allowed to make frivolous or false statements. According to the Fair Debt Collection Practices Act, “The threat to take any action that cannot legally be taken or that is not intended to be taken” is prohibited. (FDCPA, § 807 (5)) If legal proceedings are promised they must be initiated. The following demands (together with Move 13) illustrate the inevitability of what is to come.

To avoid legal action, we must have your check for ____ (amount of money) on or before ____, 19__. DMD-13
Even when vowing to pursue the matter into the courts, the creditor will often continue to use the polite form of address with the debtor.

...please forward your payment immediately in order to avoid default under the promissory note dated ____________.

DMD-15

4.6 Stating Future Consequences

The collection letter can be expected to emphasize the logical benefits and penalties for each type of action that the customer can take. At the initial stage of the sequence however, the customer is being approached as an innocent and is only being reminded of an omission. Only twice in the initial phase of the collection process does the letter writer refer to any consequences, negative or positive.

As the incidence of Stating Future Consequences seems to coincide with demanding payment, it should come as no surprise that the frequency of Moves 12, 13 and 14 is relatively low for this intermediate collection process stage. The logic of paying on demand or suffering the consequences requires that payment be demanded.

One hundred percent of the letters included in the demand stage included one of the moves that constitutes this function. While stating negative consequences was included in 95% of the letter samples as opposed to the mere 10% of the positive consequences, the message being relayed to the debtor is that actions have consequences and even at this point in the collection process the debtor’s actions can determine the final outcome of the process.
Detailed discussions of relevant moves included in this functional section follow. They include Move 12 – Stating Positive Consequences, Move 13 – Stating Negative Consequences, and Move 14 – Stating Additional Negative Consequences.

4.6.1 Move 12 – Stating Positive Consequences

Initial Stage

The infrequent occurrence of this move is more significant than how often it appeared in the database of this study. Only twice in 11 letters (18%) were positive consequences stated. Nine letters of 11 or 82% had no reference to consequences of any kind. Receiving the letter in itself is a negative consequence that the customer does not need to be explicitly reminded of.

In the two examples below, the reference is to the positive.

*By taking care of this matter now, you will save yourself the trouble of checking them again.*

INI-1

*If you have not mailed your check, please do so now, this will bring your account up-to-date.*

INI-2

Intermediate Stage

Only one occurrence of this move was recorded in the intermediate stage. It simply stated that by paying the full amount due the account would be current.
Demand Stage

Move 12 is represented in only two of the demand stage letter samples. The positive approach is not the favored strategy at this point in the process. Throughout the process in fact, this approach was not commonly used. It appeared in only 5 instances in the entire sample of 55 letters and is the move least represented. For whatever reason, the samples indicate that citing negative consequences is more common than taking this positive approach. This example states what is often left unsaid.

\[\text{Paying now will save you substantial costs and will preserve your credit rating.}\]

\text{DMD-1}

Even though this move is not commonly included in the collection letter, what is said above is a powerful statement. Some of Moves 13 and 14 carry the same message but delivered in a different, more commonly used, negative manner.

4.6.2 Move 13 – Stating Negative Consequences

Initial Stage

This move does not occur in this early sequence of letters. Negative consequences to inadvertent oversights are inappropriate. Drawing attention to oneself in the form of a gentle reminder carries enough negative consequential stigma.

Intermediate Stage

The frequency of the negative consequence moves approximates the number of
payment demands that were made at this stage. There are 9 demands (38%) that payment be made immediately and 8 instances (33%) of negative consequences stated. The demand and logical consequences of failure to comply are linked. These consequences emphasize what the debtor could expect if payment were not made in accordance with the demand.

*please forward your payment immediately in order to avoid default under the promissory note dated _______.*

INT-13

Failure to make contact with the creditor would also result in negative consequences. These consequences included no further extensions of credit, the referral of the account to an outside collection agency, legal action, blemishes on the debtor’s credit history, incurring additional costs and/or closing the past due account.

*Your ignoring our suggestions of working together to get your account current is having a negative effect on your credit record.*

INT-22

The letter writer’s strategy of ascribing negative consequences to another, more powerful third party is common in any stage. There is a distance created between the letter writer and this ‘other.’

*Our accounting department has turned your past due account over to me hoping that I could persuade you to bring it current prior to forwarding your file to our legal department.*

INT-20
It is at this point in the process that the letter writer’s persuasive talents are most needed. For the letter writer to know how to state negative consequences while maintaining a working business relationship requires a high degree of diplomacy and psychology.

**Demand Stage**

Emphasizing the negative consequences of non-payment can appeal persuasively to the debtor’s logic. Explicitly stating the consequences of ignoring a creditor’s demands predominates at this stage of the collection letter. Move 13 is used in 19 of the 20 demand letters, or 95% of the study’s sample. Other than the opening salutation and the closing, no other move is used as frequently. The move next most frequent is Move 11 – Demanding Payment (85%).

The message most evident in this stage of the collection process is to state categorically that payment must be made or the creditor will be forced to act in a way that will impact the debtor directly and negatively. Those consequences include legal action, public exposure and possible loss of assets.

The action taken is often stated in such a way that responsibility does not belong to the creditor. Often it is not the creditor but a ‘third party’ who will take the matter away from the letter writer and press the issue. This is an attempt by the letter writer to create a distance between the creditor and the inevitable consequences. The samples illustrate several strategies taken by the creditor to accomplish this task. One is to use the passive voice when
referring to what will happen. This strategy was only used four times in the sample collected.

*Your account is being turned over to our attorney.*
DMD-10

In this agentless strategy, responsibility cannot be established as it is left unspoken.

The use of the words *if* and *unless* occur explicitly (7 & 5 times respectively) and signal the ultimatum that the letter is delivering. The active voice and is used to introduce ultimatums as well and is present in 14 of the 19 instances of stating the negative consequences. It places any responsibility of that consequence on an ‘other’ entity. That ‘other’ could be the debtor itself or some named agent that is working independently of the creditor. In the first example below the responsibility rests with the debtor.

*...you will run the risk of your local Sheriff serving you...*
DMD-19

In the next example, the creditor will have no choice in any further consequences because an independent ‘legal staff’ will have accepted responsibility.

*...our legal staff will have to take action...*
DMD-6

By distancing the creditor from any negative consequences, the avenue for further contact remains open and the debtor can expect a sympathetic and receptive ear to any last minute overtures.
4.6.3 Move 14 – Stating Additional Negative Consequences

Initial Stage

Since Move 13 – Stating Negative Consequences did not occur in the initial stage of the collection process, stating additional negative consequences cannot be present in this stage of the process.

Intermediate Stage

Move 14 does not occur in the intermediate sequence of letters. It is used as an emphatic move to accompany the negative consequences stated in Move 13. Its appearance would be minimal at best. Move 13 – Stating Negative Consequences only occurred in 30% of the intermediate samples.

Demand Stage

Explicitly stating additional negative consequences occurs only six times in the entire sample of 55 letters. All of these examples are present in the demand stage of the process. While these instances represent 30% of the demand letters, the move itself is no more than an emphatic addendum to Move 13 – Stating Negative Consequences.

These additional negative consequences commonly refer to interest on any outstanding balance, attorney’s fees, court costs and the impact on the debtor’s credit rating. As an emphatic move, the responsibility for these additional costs generally rests with the debtor. Since these costs are dependent on the debtor’s actions, it is unnecessary for the creditor to accept responsibility or to assign blame to any other party. Some examples are:
...you may then be responsible for legal fees incurred in the collection process, in addition to your past‐due balance.

DMD‐7

To avoid the increased cost of the collection expense, we ask that you pay your account in full immediately.

DMD‐1

At this point in the collection process, the creditor (or any ‘third party’) is no longer responsible for the consequences of ignoring the outstanding balance. This move directly precedes the final stages of the collection letter and little more than reiterating these logical consequences can be attempted in an effort to influence the debtor’s actions.

4.7 The Closing

In addition to the formal closing of any business letter (Move 16) an additional classification of Move 15 – Parting Words has been included. The ‘Parting Words’ are not a continuation of the body of the letter. They stand alone. Together the Parting Words and the Closing itself represent the end of the message. The frequency of Move 15 – Parting Words increased as the sequences of the collection process proceeded.

Move 16 – The Closing is present in all of the individual samples but in the demand stage of the collection process, closing the letter adopts a stronger more formal tone. There will be no further communication from the creditor. In the future, legal notices from either the courts or counsel will be the sources of letters. If this occurs, the collection letters have failed. The tone of the closing is curt.
4.7.1 Move 15 – Parting Words

Initial Stage

This move represents the letter writer’s insertion of what one might be considered ‘having the last word.’ This move occurs in 36% of the letters within the initial stage of the collection process. At this stage the parting words function as affirmations of a mutually beneficial business relationship that is expected to continue. The words carry a positive tone, express gratitude and encourage a timely response. They represent a ‘final reminder.’

Typical examples are:

*Thanking you for your business and anticipating a prompt response.*

INI-9

*Thank you, we appreciate your business.*

INI-2

Intermediate Stage

The frequency of this move increases over what occurs in the initial stage of the collection letter sequence from 36% to 50%. This move focuses on opening a dialogue rather than full payment which reflects the balance that the letter writer is attempting to maintain.

*We are looking forward to talking with you.*

INT-2

*We would appreciate a word from you -- as well as your check.*

INT-9
If you are unable to send us the payment, please give me a call at the above telephone number.

INT-15

Although many of the sample letters give mixed or at least multiple messages, the parting words of the intermediate letters refer to communicating as often as making past due payment.

Demand Stage

The final words with which to leave the debtor take on a more formal tone that emphasizes the immediacy of the creditor’s needs. In order to be considered ‘Parting Words’ they must be segregated from the main body of the letter and stand alone. In fact it is this ‘separateness’ of the parting words that gives them additional status and power, which is a desirable feature in this final stage. Upper-case letters are sometimes used and confer a forceful sense of urgency. Below are representative examples that illustrate the business-like approach to signing off from this last collection letter.

PLEASE GOVERN YOURSELF ACCORDINGLY.
DMD-19

We urge you to give this matter your immediate attention.
DMD-20

4.7.2 Move 16 – Closing

Initial Stage

This move is present in all of the letters and consists of the standard closing included in all business letters. Like the Salutation or Opening (Move 1), it is in a more formal
business format which contrasts with the sometimes personal nature of the ‘gentle reminder’ that is often adopted by the creditor in this stage of the process.

Assuming the recipient reads this far in the letter, it closes on a business note, leaving no doubt that the letter’s purpose is not personal. *Sincerely* and *Very truly* were used most frequently. *Cordially* was used once. That letter referred only to “your monthly account” and gave the impression that the customer was known to the creditor and that a personal relationship may have existed.

**Intermediate Stage**

Again, the format was formal business style as opposed to a personal close. The focus was on business matters and included closing formulas such as *Sincerely*, *Very truly*, *Yours truly* and *Yours sincerely*.

**Demand Stage**

The closing itself was included in the final collection letter without exception. *Sincerely* was the overwhelming choice by a margin of 3-1. *Very truly* or *Yours truly* were also used a minority of the time.

**4.8 Summary of Findings**

The results of the preceding analysis illustrate that a relationship exists between the three letter types of the collection process and specific moves within the body of the letter. While this relationship does not neatly tie each of the letter types with a specific function of the letter, it does reveal that the different letter types tend to share common moves. These findings are graphically portrayed in Figures 4.1, 4.2, and 4.3 on Page 66. Each of the three
figures illustrates the moves most frequently found in the individual stages of the collection process.

Moves most prevalent in the initial stage letters are Move 7 – Identifying with the Debtor and Move 10 – Requesting Payment. These moves correspond to what has been postulated as gentler, more conciliatory letters whose purpose is to elicit payment but whose strategy is to remind the forgetful customer.

The moves that are most frequent in the intermediate stage letters are Move 6 – Stating a Caution or Reproach, Move 8 – Offering to Facilitate or Negotiate and Move 9 – Requesting Contact or an Explanation. These moves indicate a letter whose strategy is both cautionary and gently reproachful. It is a letter whose writer is in a pivotal state and is asking for direction from the customer.

The moves of the demand letter that are overwhelmingly prominent (85% and 95% respectively) are Move 11 – Demanding Payment and Move 13 – Stating Negative Consequences. These moves reflect the strategy adopted by the letter writer at this stage of the process. The creditor has resorted to a simple ‘if…then’ logic in an attempt to forcefully persuade the debtor to pay and satisfy the primary purpose of the collection letter.
Figure 4.1

Initial Letter Moves

<table>
<thead>
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<th>Percentage of Occurrences</th>
<th>M7 - Identify with Debtor</th>
<th>M10 - Request Payment</th>
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Figure 4.2

Intermediate Letter Moves

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<tr>
<th>Percentage of Occurrences</th>
<th>M6 - State Caution</th>
<th>M8 - Negotiate</th>
<th>M9 - Req'st Contact</th>
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Figure 4.3

Demand Letter Moves

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<th>Percentage of Occurrences</th>
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<th>M13 - Neg. Consequences</th>
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Legend:
- Initial
- Intermediate
- Demand
Chapter 5 - Conclusions

5.1 Introduction

The purpose of this study was to analyze the functional composition of the collection letter. The questions posed in the Introduction have guided the progress of the study. After analyzing the data collected for this study and compiling the results, answers to those questions are below. There is a final comment that relates to the strategic composition of the collection letter and may be of value to future collection letter writers and the focus of further research.

5.2 Research Questions

1. Are individual collection letters parts of a coherent series?

   Yes. This is evident in the fact that one letter does not stand alone. Even the initial stage letters depend on what has passed before, such as the purchase itself, credit agreements, statements and other informal reminders. The original invoice, left unpaid, precedes the initial letter. The meaning of one letter is dependent on what has come before it and what comes after it is determined by the response received from that letter. If the letters were positioned differently their context would be lost and they would lose coherence.

2. Are there common organizational and linguistic features (moves) associated with each stage of collection letter in the series?

   Yes. Based on the observations that the study has prompted, it is clear that the letters contain moves that are common to letters included in that stage.
3. **Are the features mentioned in question 2 predictable?**

Yes. As can be seen from the figures above, there are moves that are more frequently found in certain stages of the collection letter. The likelihood of certain moves appearing in specific letter X for example, may be uncertain but the tendency of that move to appear in the stage to which letter X belongs can be predicted. Applying probability to individual letters or features is a difficult task. Statistical predictions are most applicable to groups, or stages of the collection process in this case, as their positions are too imprecise to be relevant to specific examples.

4. **Where are the elements of persuasion located in the collection letter?**

They can be located anywhere. The location of the persuasive elements in each letter depends on:

1. The position of the letter in the sequence of collection letters and
2. The specific element being examined.

The persuasive elements consist of moves (or groups of moves) which are designed to appeal to the letter recipient. Moves intended to ‘lay the foundation’ for the letters are common in all stages and give credibility to the letter writer’s claims. An emotional appeal can more likely be found in a letter from the initial or intermediate stage than in one from the demand stage. A logically appealing element may be most likely found in the demand stage. Moves 11 and 13 for example, may go together to form a logical argument that would appeal to the bill payer. Each appeal can be found in any letter at any stage in the process however.
5. **Does the purpose of the collection letter shift with the different stages?**

   No. The purposes of the letter remain the same throughout the different stages. The strategies used to achieve the purposes of the collection letter change based on the step within the collection process. The approach of the initial letters is to remind and prompt a payment that may have been overlooked. The strategy of the intermediate stage letter is to elicit payment or contact with the debtor. The demand letter demands payment (or face the consequences) and requests contact as well. These strategic shifts are aimed towards achieving the ultimate purposes, which are to collect the balance due and maintain the business relationship.

6. **Does the evidence collected in the analysis correspond to the perceived purposes?**

   Yes. The purposes of the collection letters were explicitly stated to be a.) collect the past due balance while at the same time b.) maintain the business relationship. The evidence also supports the notion that one of the principal strategies of the collection letter is to encourage contact with the debtor, either directly or indirectly. In none of the literature collected did that strategy assume the prominence observed in this study. A related question is, “Why is Move 9 so prominent in the intermediate stage of the collection letter?”

   Based on the evidence gathered in this study an important strategic approach to achieving both purposes of the collection letter has emerged. The move that occurs within the body of the letter most frequently over all stages of the process is Move 9 – Requesting Contact or an Explanation. Its overall frequency is 51% but it is one of the principal moves
found in the intermediate stage letter. Its presence is significant throughout the sequence of stages and that fact signals a strategy that may be worthy of more in-depth future study.

Figures 5.1 and 5.2 illustrate the prominence of Move 9 throughout the database of sample letters and its representation in each of the three stages.

**Figure 5.1**

![Strategic Move Frequencies](image)

**Figure 5.2**

![Frequency of Requesting Contact (Move 9)](image)
5.3 Limitations

The findings of this study must be interpreted with certain limitations in mind. While these limitations may affect the final interpretation of the findings, they should not invalidate any of the research. Acknowledging their effects will improve the design of further studies.

The size of the corpus is relatively small. The corpus’ modest size did facilitate a close manual analysis that may not have been possible with a larger corpus. In addition however, the corpus is focused and should be sufficient for the purposes of the study. The study’s findings should not be applied to the entire genre or other disciplines. It is relevant only to the database collected.

This study made use of only one rater. More than one could be used in future research in order to accomplish a more reliable move identification.

This research is based on sample data and as discussed by Askehave and Swales (2001) the communicative purposes are not the same as actual letters. This limitation has been acknowledged and addressed but the fact remains that a study based on actual ‘use’ is preferable to one using invented sample letters.

5.4 Further Research

Additional research could establish a different taxonomy with a different organizational structure. Based on the results of this study different moves might be grouped together in different configurations. Certain moves may naturally coexist and could be more
accurately analyzed from a perspective that links them. The strategic emphasis on customer contact revealed in this study and Move 9’s predominance in the intermediate stage might be explored further. Employing a database with actual current letters, additional research could ask whether time and technology has affected the collection letter. A chronological study might reveal past trends and suggest future directions of the collection letter. The increased use and acceptance of e-mail and the proliferation of computer-generated statements may affect creditors’ approach to the collection letter’s functionality.

5.5 Practical Implications

This study has attempted to look at the collection letter from a perspective that focused on an empirical study of constituent moves rather than writer intentions or effectiveness. Besides exposing pragmatic approaches adopted by the letter writer, the study has also revealed a recurrent strategy of encouraging communication and negotiation between the creditor and debtor. That strategy is commonly used to achieve the letter’s purposes. An English language learner whose focus of study is on the specific business purposes of the language can find insights that can be useful in the growing field of credit management.
Appendix A
Table A.1. Move Analysis of Sample Collection Letters

<table>
<thead>
<tr>
<th>Function</th>
<th>Collection Letter</th>
<th>Opening</th>
<th>Lay the Foundation</th>
<th>Maintain Business Relationship</th>
<th>Make Requests/Demands</th>
<th>Consequences</th>
<th>Closing</th>
<th>Total Moves</th>
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Move 1: Salutation; Move 2: Account/Invoice # & Balance; Move 3: Notification of Purpose; Move 4: Background Information; Move 5: Re-state Terms; Move 6: State a Caution/Reproach; Move 7: Identify with Debtor; Move 8: Offer to Facilitate/Negotiate; Move 9: Request Contact/Explanation; Move 10: Request Payment; Move 11: Demand Payment; Move 12: Positive Consequences; Move 13: Negative Consequences; Move 14: Add'l Negative Consequences; Move 15: Parting Words; Move 16: Closing
Table A.1. (continued)

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Frequency

|         | 55 | 33 | 29 | 45 | 7  | 14 | 20 | 21 | 28 | 18 | 26 | 5  | 27 | 6  | 27 | 55 | 416 |
|---------|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|-----|
| Frequency | 100% | 60% | 53% | 82% | 13% | 25% | 36% | 38% | 51% | 33% | 47% | 9% | 49% | 11% | 49% | 100% |

Move 1: Salutation; Move 2: Account/Invoice # & Balance; Move 3: Notification of Purpose; Move 4: Background Information; Move 5: Re-state Terms; Move 6: State a Caution/Reproach; Move 7: Identify with Debtor; Move 8: Offer to Facilitate/Negotiate; Move 9: Request Contact/Explanation; Move 10: Request Payment; Move 11: Demand Payment; Move 12: Positive Consequences; Move 13: Negative Consequences; Move 14: Add'l Negative Consequences; Move 15: Parting Words; Move 16: Closing
Table A.2. Move Analysis of Actual Collection Letters

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<th>Maintain Business Relationship</th>
<th>Make Requests/Demands</th>
<th>Consequences</th>
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Total 12 17 16 16 16 6 5 2 10 9 10 8 2 11 1 9 12 146
Per cent 71% 100% 94% 94% 35% 29% 12% 59% 53% 59% 47% 12% 65% 6% 53% 71%

Move 1: Salutation; Move 2: Account/Invoice # & Balance; Move 3: Notification of Purpose; Move 4: Background Information; Move 5: Re-state Terms; Move 6: State a Caution/Reproach; Move 7: Identify with Debtor; Move 8: Offer to Facilitate/Negotiate; Move 9: Request Contact/Explanation; Move 10: Request Payment; Move 11: Demand Payment; Move 12: Positive Consequences; Move 13: Negative Consequences; Move 14: Add'l Negative Consequences; Move 15: Parting Words; Move 16: Closing
Figure A.1.

Sample Collection Letters

Move 1 Move 3 Move 5 Move 7 Move 9 Move 11 Move 13 Move 15

Percentage of Occurrences

0% 20% 40% 60% 80% 100%

Figure A.2.

Actual Collection Letters

Move 1 Move 3 Move 5 Move 7 Move 9 Move 11 Move 13 Move 15

Percentage of Occurrences

0% 20% 40% 60% 80% 100%

Table A.3

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<th>Sample</th>
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Pearson Coefficient

\[ r = 0.72 \]
Appendix B
### Table B.1. Move Analysis of Initial Sample Collection Letters

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<th>Make Requests/Demands</th>
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Move 1: Salutation; Move 2: Account/Invoice # & Balance; Move 3: Notification of Purpose; Move 4: Background Information; Move 5: Re-state Terms; Move 6: State a Caution/Reproach; Move 7: Identify with Debtor; Move 8: Offer to Facilitate/Negotiate; Move 9: Request Contact/Explaination; Move 10: Request Payment; Move 11: Demand Payment; Move 12: Positive Consequences; Move 13: Negative Consequences; Move 14: Add'l Negative Consequences; Move 15: Parting Words; Move 16: Closing
Table B.2. Move Analysis of Intermediate Collection Letters

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Move 1: Salutation; Move 2: Account/Invoice # & Balance; Move 3: Notification of Purpose; Move 4: Background Information; Move 5: Re-state Terms; Move 6: State a Caution/Reproach; Move 7: Identify with Debtor; Move 8: Offer to Facilitate/Negotiate; Move 9: Request Contact/Explaination; Move 10: Request Payment; Move 11: Demand Payment; Move 12: Positive Consequences; Move 13: Negative Consequences; Move 14: Add'l Negative Consequences; Move 15: Parting Words; Move 16: Closing
### Table B.3. Move Analysis of Demand Letters

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Sub-Total: 20 14 13 17 2 3 5 5 7 0 17 2 19 6 11 20 161

Percent: 100% 70% 65% 85% 10% 15% 25% 25% 35% 0% 85% 10% 95% 30% 55% 100%

Move 1: Salutation; Move 2: Account/Invoice # & Balance; Move 3: Notification of Purpose; Move 4: Background Information; Move 5: Re-state Terms; Move 6: State a Caution/Reproach; Move 7: Identify with Debtor; Move 8: Offer to Facilitate/Negotiate; Move 9: Request Contact/Explanation; Move 10: Request Payment; Move 11: Demand Payment; Move 12: Positive Consequences; Move 13: Negative Consequences; Move 14: Add'l Negative Consequences; Move 15: Parting Words; Move 16: Closing
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Testamentum, 40*(4), 352-368

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I would also like to thank Professor Dan Douglas and Dr. Dave Roberts for their critiques and for being members of my POS committee. I was honored to have their standards as part of my goals in this study. I will be grateful for their contributions long after their participation in the project has ended.