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Identifying moves and elements of persuasion in collection letters

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ABSTRACT

Collection letters are meant to collect balances due and at the same time they attempt to encourage a business relationship and its revenue flow to continue. This type of correspondence is nowadays one of the few types of correspondence that is not maintained electronically because in the different stages of the collection process, these letters can acquire certain legal power. In these extremely difficult days for the financial world, collection letters have become a frequent means of correspondence between collectors and debtors in several countries, which makes it necessary to carefully analyze this particular genre in order to raise awareness of its structural organization and content, particularly to help language users who may not be familiar with this genre in their own cultures. This study looks at the collection letter as business correspondence that consists of specific moves that function together to persuade debtors to pay the agreed-upon amount that is legitimately owed to the creditor. The study also explores the different stages of the collection process and the functional and rhetorical approaches that are found at each of these stages, analyzing the frequency of the moves identified in the letters and the different uses of those moves. The results of this study show that requesting the debtor to communicate with the creditor is undoubtedly

the most frequently used strategy for achieving the two major purposes of this type of correspondence.

Keywords: Move analysis, persuasion, genre analysis, English for specific purposes.

1. Introduction

These days, when a great deal of human communication seems to involve some sort of electronic device to be carried out (e.g., telephone, fax, cellular phone, blackberry, computer, among others), business communities often still resort to letters to communicate to their clients (Flowerdew and Wan, 2006). An example of a letter that is still used for this purpose is the collection letter.

What we commonly refer to as the collection letter is perceived, in fact, as a sequence of interrelated letters which, taken as a whole, attempt to help solve the particular dilemma faced by a collector who is trying to collect money for service or products rendered (Bosworth, 2004). Is safeguarding the company's assets by collecting balances due more important than encouraging a business relationship and its revenue flow to continue? In these extremely difficult days for the financial world, collection letters have become a frequent means of correspondence between collectors and debtors in countries such as the United States, which makes it necessary to carefully analyze this particular genre in order to raise awareness of its structural organization and content, particularly in the case of language users who are not familiar with this genre in their own cultures.

The use of credit as a financing tool is common, especially for small companies and it is a growing trend for all enterprises. Extending credit has been accepted as a necessary part of doing business. As long as the credit extended is repaid in a timely manner, the business relationship can continue. The extension of credit is especially important for small businesses, as business credit extended to small

companies is a critical means of expanding operations. In small businesses, however, risk is involved to a greater degree than with larger companies, and it is in small companies that personal relationships can carry more weight and business correspondence, such as collection letters, can carry more importance.

Flowerdew et al. (2006) maintain that research into business genres has shown that texts from particular genres share lexico-grammatical, organizational, and functional features. Bhatia (1993) explored professional setting genres such as promotion letters, trying to discover the move scheme used by authors in those settings for those particular genres following Swales' (1981, 1990) tradition. Business letters were also studied by Van Nus (1999), who provided a taxonomy of standard units for many stable elements in letters such as letterhead, inside address, reference, date, etc. As stated by Flowerdew et al. (2006), it is not these stable elements which might present writers and readers with certain difficulties but rather those elements in the body of the letter that are much more relative and unstable.

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. Collecting funds that have been lent out to other parties with whom you wish to continue doing business is a delicate task that requires all the pragmatic skills available to the one who is persuading the debtor to pay. Understanding how persuasion works in the collection letter is an 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.

The study of persuasion in business correspondence has been investigated in the past focusing on philanthropic discourse, particularly fundraising letters (Connor & Gladkov, 2004) looking at persuasion and rhetorical move analysis of this type of correspondence. Persuasion in a business environment has also been explored in several text studies. Aubuchon (1997), Lawrence (1974), Luecke (2005), and Sant (2004) all explored the persuasive uses of business communication but focused on the in-house business proposal as opposed to corresponding with outside parties.

There has been little research, however, dedicated to the creditor/debtor relationship and correspondence. Dominy and Kempson (2003) focused on the collection process, neglecting the text in favor of examining the relative effectiveness of different approaches. An examination of the collection letter itself from a textual analytical perspective could not be found in the related bibliographical resources surveyed.

The purpose of the present study is to get to know the ‘what, when, and why’ of the collection letter’s content. The text of the collection letter was analyzed in light of the move scheme designed by Swales (1981, 1990, 2004), and of the framework of the elements of persuasion introduced by Connor et al. (2004). In order to organize our study, we posed the following research questions:

1. Are individual collection letters part of a coherent series of correspondence?
2. Are there common and predictable organizational and linguistic features associated with each stage in the series?
3. Do the perceived communicative purposes of the collection letter correspond to the evidence yielded by the data analysis?

The rest of the paper is organized as follows. A description of the data collection and the methodology used in the study is presented in section 2. Section 3 introduces the findings of the study in an attempt to answer the research questions previously posed. Finally, in section 4, we explain the study’s limitation and we introduce some relevant conclusions, as well as practical applications of the findings and suggestions for further research.

2. Data collection and methodology

2.1. Data sources and validation procedures

The data collected for this study consisted of 55 sample collection letters gathered from books and the Internet. The decision to use sample data was made not only to safeguard individuals’ and businesses’ confidentiality but also for the sake of convenience. Sample collection letters are readily available in

texts (found in bookstores and libraries) and on the Internet. The following procedure was designed and conducted to validate the authenticity of the samples used in this study.

In addition to collecting and analyzing sample letters, 17 examples of actual business correspondence illustrating current collection processes were analyzed (Author, 2006, 2007) and the results were compared to the samples chosen for this study. The actual correspondence was collected from 4 businesses and one government agency in the Midwest of the United States. The businesses consisted of a lumber yard, a bank, a newspaper office, and a dental office. The government office was a Federal Housing Agency.

The results of the analysis of the actual letters and templates were not identical to those from the sample data but they showed a very close resemblance. There were no moves identified in the sample data that were absent from the actual correspondence and no moves appeared in the actual letters that had not been introduced in the sample analysis. In addition, there existed a significant degree of relationship between the frequency of moves in the sample letters and those found in the actual letters. By calculating the Pearson Product-moment Correlation Coefficient (Pearson r) of the percentage of the sample and actual move frequencies, a value of Pearson r of .72 was found. This result indicates that a positive correlation exists. Thus, while the purposes of a sample collection letter and an actual collection letter are not the same, the texts in this comparison have a material identity.

2.2. Identifying moves

Sample letters were saved in electronic format in separate files and each sample letter was examined to determine which moves were included. The communicative purposes expressed in each letter's constituent parts were identified as moves and placed within a framework of collection letters. The methodology used for the identification of moves is described in detail by Swales (2004) in his work on research genres. This information was recorded in a spreadsheet using the appropriate taxonomy. As each sample collection letter was examined, the constituent parts were classified using the taxonomy that had been established in previous examples. When a previously unseen move appeared

during the examination of a new sample, each letter that had been examined before was re-analyzed in light of the newly discovered move and the findings recorded in the spreadsheet.

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. There was no analysis of move sequence in this study. Once the samples had been validated and the results of the analysis recorded in the spreadsheet, total move frequencies for all letters and for each sample letter were recorded.

2.3. Stages of the collection letter: a system of genres

The series of collection letters has been described as consisting of different types of correspondence. Spinks and Wells (1997) refer to “a sequence of five collection stages” (p. 106) and mention letters that remind and letters that threaten legal action. P.E. Rock (1968) also referenced “a sequence of letters” (p. 180) without specifying how many sequences. When the sample correspondence was analyzed, the text of the letters themselves gave clues as to their relative position in the perceived sequence. For practical reasons, we decided that the letters would be placed within one of three stages in this type of correspondence. The stages are referred to as: Initial Collection Letters (Initial Stage), Intermediate Collection Letters (Intermediate Stage), and Demand Letters (Demand Stage). These types correspond to the chronological order in which they were written and the function the letter is performing in the sequence of letters issued.

The different letters that reflect the various stages of the collection process can be considered part of a system of genres (Bazerman, 1994), which are genres interrelated in specific settings. “Only a limited range of genres may appropriately follow upon another in particular settings, because the success condition of the action of each requires various states of affairs to exist” (p. 78). If the clients keep up with their credit payments, there would be no need for the creditor to issue an initial collection letter. The successive collection letter stages would not be necessary if either communication between creditor and debtor is established or re-established or if the debt is paid partially or in full. Finally, the intervention of

outside collection agencies or the use of legal action would not be necessary if the demands stated in the letters that belong to the last stage of the process are met in a timely manner.

Initial collection letters are perceived to be little more than gentle reminders (Rock, 1968). At this stage of the process, pragmatics dictates that the letter writer assumes a polite stance: contact with the customer is just being made and it may be that payment was delayed due to forgetfulness, clerical inefficiency, or postal delays. 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. Eleven letters out of the 55 in the corpus used in this study were classified as Initial collection letters.

Intermediate collection letters 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 mutually exclusive. At this point, the customer has received at least one notice that the balance is past due. 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 the parties. 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 the two parties or payment, the only justification for issuing collection letters is to provide documentation for future proceedings. The Intermediate collection letter sample comprised 24 out of the 55 letters in the corpus.

Demand letters are thought of as the culmination of the sequence. If the sequence progresses from mild to stronger in tone, this stage represents the strongest one. It derives its meaning from what has come before. The context of making a demand extends beyond the letter's text itself. The negative connotations associated to the "collection letter" may come from the characteristics associated with the letters in 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 corpus used in this study included 20 Demand letters.

The examples presented in the paper to illustrate the different moves identified in the letters are labeled according to the stage in the collection process they belong to: Ini=Initial Stage, Int=Intermediate Stage, and DMD=Demand Stage.

3. Results

A total of eleven moves were identified in the 55 collection letters analyzed. The moves were then grouped according to the major communicative functions they attempted to convey. Table 1 shows a list of the moves identified in their functional grouping.

Table 1. Taxonomy of moves in the collection letter designed for the corpus analysis

| Functional group | Move | Description |
|---|-------------|-----------------------------------|
| 1. Opening | Move 1 | Salutation |
| 2. Laying the foundation | Move 2 | Notification of purpose |
| | Move 3 | Debt and background information |
| | Move 4 | Re-statement of terms |
| 3. Attempting to maintain a business relationship | Move 5 | Stating caution/Reproaching |
| | Move 6 | Identifying with the debtor |
| | Move 7 | Offering facilitation/negotiation |
| | Move 8 | Requesting contact/explanation |
| 4. Requesting/Demanding payment | Move 9 | Requesting /demanding payment |

| | | |
|---------------------------------------|---------|--|
| 5. Stating likely future consequences | Move 10 | Stating positive/negative consequences |
| 6. Closing | Move 11 | Parting words/closing |

3.1 Opening the letter. Move 1 - Salutation

The single move that makes up the opening function is a simple but critical one, as is illustrated by its presence in all the letters. The salutation, together with the last move (parting/closing) identified in these letters, is one of the standard structural units previously identified in the literature (Flowerdew et al., 2006; Van Nus, 1999).

In order for the collection process to continue, the letter must be dated and delivered to the correct party. 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 been done before. A colon rather than a comma is used, which indicates that this is not a personal letter but one with business objectives.

While the conventional *Dear* _____: prevails as an opening to the collection letters in the Intermediate Stage, forms such as *To* _____: and *Attention* _____: are also used as the sequence of stages progresses to the more forceful levels at the Demand Stage. Formal salutations may be attempts to distance the letter writer from the vigorous tone that the letters assume in the latter stages of the sequence.

3.2. Laying the foundation

The moves that lay the foundation for the collection activity include Move 2 – Notification of Purpose, and Move 3 – Debt and Background Information. In the entire sample, there are only two letters in which these moves do not appear.

3.2.1. Move 2 - Notification of Purpose

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, the word *reminder* is

used, indicating that the letter is nothing but a reminder being made out of courtesy. Example:

Perhaps you have overlooked the fact, but your account with us is currently overdue
(Ini 11)

Often, but not always (53% of the sample), “Notification of the Purpose” of the letter is explicitly stated with an expression such as *Final Notice*. At the Demand Stage in particular, the purpose of the letter is often stated explicitly

3.2.2. Move 3 - Debt and background information

The information related to the debt that appears in Move 3 establishes that a verifiable amount remains due in the specified account name and number. In the Initial Stage, this move generally does not include the entire balance due but only the outstanding portion associated with the specific invoice. This move also contains background information connected to prior circumstances or activities that have precipitated the issuance of this letter. It depends on references to exospheric events and is sometimes restated for emphasis’ sake or as a reminder. Nineteen of the 24 letters (79%) in the Intermediate Stage contain this move related to background information.

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)

In the Demand Stage, when background information is stated explicitly, it is often in the past tense and, not surprising, *delinquent*, *past*, or *overdue* are terms that are commonly used in this stage, as shown in the example below.

Our numerous attempts to resolve your long overdue account have been unsuccessful.
(DMD 12)

3.3. Attempting to maintain a 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 it or repair any damage is unnecessary. The four moves that comprise this function account for only 10 occurrences within this stage. In contrast, laying the basic foundation for the letters themselves is found much more frequently in this Initial Stage. Of the three stages of the collection process, it is during the Intermediate Stage that attempts to maintain the business relationship occur most frequently. No other stage devotes as much attention to making an effective appeal to the debtor. Any distinction made between consumer and business accounts is evident when this approach is being made.

3.3.1. Move 4 - Re-stating terms

Re-stating the company's terms is done explicitly and implies that a violation has occurred, thus, this move is not appropriate in the Initial Stage. The presence of this move was not common in the sample letters analyzed in the remaining stages (only 7 times) and when it occurred, it was often found at the beginning of the letter and conferred an impersonal and legal voice. It can be used to offer a rhetorical evaluation of the "fairness" of the terms as shown in this example:

We extended credit to you on your account in good faith and expected payment under our normal thirty days terms which we feel are most reasonable. (Int 5)

3.3.2. Move 5 - Stating a caution or reproaching the debtor

As the previous move, this move does not occur in Initial collection letters because it is too early in the communication process for the creditor to state a caution or sound reproachful and it only appeared three times in the Demand Stage because, 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. The Intermediate Stage, however, contains 11 instances of the 24 examples in the sample. The creditor had the confidence at this stage to remind the debtor of the seriousness of the situation and the impending consequences. The example below displays the tension that the creditor is experiencing between maintaining the relationship and collecting on the balance or at least encouraging the contact. Indirectly, the implication in this type of 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)

3.3.3. Move 6 - Identifying with the debtor

This move is an attempt by the creditor to show empathy for the customer and to create a bond between the two parties. Its presence is most common in the Initial Stage, where it occurred in 6 of the 11 letters in that group. Only 9 of the 24 letters in the Intermediate Stage presented this move. This frequency declines even more in the Demand Stage in which only 5 letters out of 20 presented this move.

The focus of this move is exclusively on the customer and its tone 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.” Other approaches to the inclusion of this move can be described as conciliatory. Often the creditor is put directly in the place of the debtor, or at least side-by-side, and shares the responsibility for the oversight. These are some examples of this move:

We know that you plan to pay, so why delay? (Ini 7)

These days with so much going on, it is easy to let something slip. (Ini 5)

The following examples show that, as the collection process proceeds, the frequency of this move decreases and the emphasis of the correspondence is focused on collecting the balance due. It is interesting to note that, as identifying

with the debtor is a personal approach, it is most often used when dealing with a consumer rather than a business account.

...but we are sure that you will send us a check for _____ (amount) to make your account up-to-date. (Int 10)

As the stages of the collection progress, approaching the debtor with understanding becomes a less common collection tactic, as shown in this example from the Demand Stage:

We know that you understand, as a businessman, that we can no longer be sympathetic. (DMD 6)

3.3.4. Move 7 - Offering to facilitate payment or to negotiate

This move 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, which may help to salvage the business relationship. This move often takes the form of enclosing a pre-addressed envelope but may include other “courtesies” such as providing a bank account number for wire transfers, accepting credit card payments or recommending lending institutions as sources of payment funds. A pre-addressed envelope is a physical reminder that the payment has been overlooked. Action on the part of the customer is being encouraged. The creditor may also include more attractive payment plans which can signal a predisposition to negotiate.

This move appeared in 3 out of the 11 letters in the Initial Stage but markedly increased its frequency in the Intermediate stage, occurring in 13 of the 24 letters in this group. In the Demand Stage, only 4 letters (20%) of the 20 letters presented this move. These are some examples of move 7 identified in the sample, as they progressed in the different stages of the collection letter:

*Enclosed you will identify a postage paid envelope for your convenience (Ini 8)
Please call us to discuss ways we can work together to reduce this balance. (Int 2)
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) of
months if you are unable to forward the full amount at this time. (DMD17)*

3.4. 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 is mismanagement, forgetfulness or bad luck. Since receiving payment is the primary purpose of the collection letter, the moves that convey this function are critical moves. At least one of the moves within this function is present in 54 of the 55 letters in the corpus.

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 the 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.

3.4.1. Move 8 - Requesting that the customer make contact or explain

If communication can be established, both purposes of the collection letter can be achieved. It is not the intention of the creditor to pursue invalid claims or to collect for unacceptable product or services provided. Open communication can

expose any legitimate reason for non-payment. In addition, successful negotiations can result in a mutually acceptable payment plan and, moreover, both parties can feel the other has made an effort to preserve the business relationship. Throughout the entire process there are examples of the creditor extending invitations to discuss the issues involved. That includes offering to negotiate more favorable terms.

This move occurs five times in the Initial Stage of the process. Often, an explanation in lieu of payment would be an acceptable response on the part of the customer. At any stage in the process an explanation may be sufficient even though it ultimately might not be adequate grounds for nonpayment. Such a request is reflected in this example:

If there is some reason why you have failed to remit your payment, please call us, and let's discuss the problem. (Ini 11)

The importance of this move is reflected in the fact that its frequency in the total sample is the highest of any move excluding Moves 1-4 and the closing. It was present in 16 of the 24 letters in the Intermediate Stage and in 7 of the 20 letters in the Demand Stage. In the Intermediate Stage, this move was even more frequent than the move that requests payment, and in the Demand Stage, this move reflects the last opportunity for the debtor to attempt to negotiate the method or timing of the payment. These examples show the function of Move 8 in the Intermediate and Demand Stages:

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)

Unless you contact us at (telephone), you will run the risk of your local Sheriff serving you with a Summons and Complaints to appear in Court without further notice to you. (DMD 19)

Ultimately, 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 8, it is most visible in the Intermediate Stage. An examination of the moves reveals the 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. It would be misleading though 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.

3.4.2 . Move 9 - Requesting or demanding that payment be made

In the Initial and Intermediate Stages, this move politely addresses the primary purpose of the collection letter. It occurs in the 11 samples in the Initial Stage and in 10 of the 24 letters in the Intermediate Stage. Politeness is an essential consideration when making the request for payment. The inclusion of the word *please* is an essential component of this move and qualifies the statement as a request, as opposed to a demand, which is how this move occurs in the Demand Stage. Even if *please* is not used when a request is being made, politeness is observed. By making an imperative statement in the form of a question, the letter writer in the first example 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 remainder has your full attention?
(Ini 3)

At the very least, send us an explanation with a partial payment of at least _____ (dollar amount) to keep your account open. (Int 2).

Requesting payment and demanding payment are mutually exclusive. In some letters in the Intermediate and Demand Stages, the creditor is no longer requesting payment but is making the intention to collect payment much more forceful. To qualify as demanding payment, the word *demand* or a synonym is needed. At the very least, the notion of immediacy needs to be expressed. When demanding payment, this move is nearly always paired with the admonition that without payment being made, certain negative consequences will occur (Move 10). The following letter, for example, requires immediate payment in full while

signaling the debtor that something less than full payment or even an explanation would be acceptable.

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)

At the Demand Stage the entire balance due can 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. Following the terms of the credit agreement, upon default, the entire outstanding balance may become due and payable immediately, as in this example:

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. (DMD 4)

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 reaching a satisfactory arrangement for both objectives is the measure of a successful collection letter then letters that have progressed to the Demand Stage have failed.

3.5. Stating likely future consequences. Move 10 - Stating positive or negative 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 who

is only being reminded of an omission. Only twice in the Initial Stage 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 this move is relative low for the Intermediate Stage too. The logic of paying on demand or suffering the consequences requires that payment be demanded. All the letters in the Demand Stage group contained this move indicating positive or negative consequences with varied degree of details about those consequences.

The positive approach is not the favored strategy at any point in the process. It appeared in only 5 of the 55 letters in the corpus. Citing negative consequences is more common than taking this positive approach. Even though the statement of positive consequences is not a common element in collection letters, what the following example expresses still shows a very powerful statement:

Paying now will save you substantial costs and will preserve your credit rating.
(DMD 1)

Many letters in the Intermediate and Demand Stages, on the other hand, presented a statement of negative consequences (11 of the 24 in the Intermediate Stage and 19 of the 20 in the Demand Stage). The demand and logical consequences of failure to comply are closely linked. These consequences include no further extensions of credit, the referral of the account to an outside collection agency, legal action and blemishes on the debtor's credit history. They also include public exposure and possible loss of assets.

The words *if* and *unless* occur explicitly and signal the ultimatum that the letter is delivering. The active voice is used to introduce ultimatums and is present in 14 of the 19 instances of negative consequences stated in the Demand collection letters. 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. These are some examples of Move 10 in Intermediate and Demand collection letters.

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)

To avoid the increased cost of the collection expense, we ask that you pay your account in full immediately. (DMD 1)

3.6. Closing. Move 11 - Parting words/closing

Part of this move represents the letter writer's inclusion of what might be considered "having the last word." At the Initial Stage, the parting words always carry a positive tone, expressing gratitude or encouraging a timely response, as in the first example below. The other two examples show how the parting words get more urgent as the stages in the process progress.

Thanking you for your business and anticipating a prompt response... (Ini 9)

We would appreciate a word from you – as well as your check. (Int 9)

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

When closing the letters, writers constrain themselves to using the standard closing included in all business letters such as *sincerely*, *very truly*, *yours truly*, or *yours sincerely*.

3.7. Summary of findings

The results of the preceding analysis illustrate that a relationship exists between the letters in the three stages of the collection process and specific moves within the body of the letter. The different letter types tend to share common moves. These findings are graphically portrayed in Figures 1, 2, and 3 below. Each of the three figures illustrates the moves most frequently found in the individual stages of the collection process.



Figure 1. Initial letters most frequent moves

Moves most prevalent in the Initial Stage are Move 6, Identifying with the debtor, and Move 9, Requesting Payment. These moves correspond to what has been postulated as the gentler, more conciliatory letters whose purpose is to elicit payment but whose strategy is to remind the unfortunate or forgetful customer.

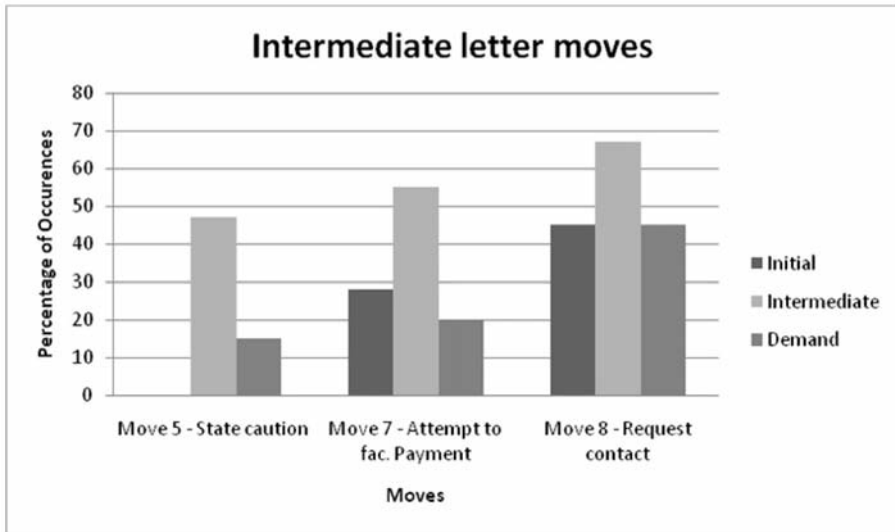


Figure 2. Intermediate letters most frequent moves

The moves that are most frequent in the Intermediate Stage are Move 5, Stating a Caution or Reproach, Move 7, Offering to Facilitate Payment, and Move 8, Requesting Contact, Explanation or Negotiation. These moves indicate a letter whose strategy is both cautionary and mildly reproachful. It is a letter whose writer is in a pivotal state and is asking for direction from the recipient.



Figure 3. Demand letters most frequent moves

Finally, the moves in the letters of the Demand Stage that are overwhelmingly prominent are Move 9, Requesting or Demanding Payment, particularly when they demand payment, and Move 10, Stating Positive/Negative Consequences, in their negative consequence version. 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.

4. Discussion and conclusion

The purpose of this study was to analyze the functional composition of the collection letter. Our analyses made it evident that one collection letter does not stand alone. Even at the Initial Stage, letters depend on what has happened before, such as the purchase itself, credit arrangements, 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 are positioned differently in the collection process progression, their context would be lost and they would lose coherence.

Based on the observations from the study, it is clear that the letters of one stage share moves with letters of the same stage. 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 anticipated. 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 those forecasts are too imprecise to be relevant to specific examples.

In spite of this study being interpreted with certain limitations in mind (such as the fact that the size of the corpus is relatively small and the analysis was done by only one rater) the results support the initial hypothesis that collection letters are part of a coherent series of correspondence. In addition, these letters possess a somewhat predictable organization and linguistic features closely associated to the stages of the collecting process.

This study has attempted to look at the collection letter from a perspective that focuses on the empirical analysis 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. The results of this study can be applied to business and technical communication teaching scenarios in general and English for specific purposes in particular. International students should be exposed to varied business correspondence that they could encounter in their everyday lives. Johns, Bawarshi, Coe, Hyland, Paltridge, Reiff, and Tardy (2006) discussed which genres should be taught, questioning the reasons for the teaching of those genres. They maintained that “for every genre, there is a genre evoking situation” (p. 245). In the United States, for example, Initial collection letters may be received even if one only delayed to send out a payment for a magazine subscription renewal. Raising students’ awareness of the functions of this and other types of business correspondence can prevent the

negative impact that genres that may be unknown to these learners can cause. It is necessary to help students who are entering the business world, particularly those who may be employed or prospective employees in business enterprises including credit companies, to become acquainted with the different stages of the collection process, from the communicative purposes or moves related to those stages to the linguistic exponents frequently used in those stages and moves to attain the persuasion that these letters attempt to accomplish. In this way, students could become familiar with the objectives of the collection letter avoiding any possible detriment in the business relationship.

In order to discover the evolution of this genre, a chronological study of collection letters might reveal past trends and suggest future directions on its production. The increased use and acceptance of electronic mail and the proliferation of computer-generated statements may affect creditors' approaches to the collection letter's functionality in the near future.

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