

ORIGINAL

Collection Management Model for Late Payment Control in the Basic Education Institutions

Modelo de Gestión de Cobranza para el Control de Morosidad en las Instituciones de Educación Básica

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ABSTRACT

Delinquency in basic education institutions represents a significant challenge to their financial and operational sustainability. This study proposes a collection management model designed to reduce payment default rates through comprehensive strategies that combine technological tools, empathetic communication, and a preventive approach. The model is structured into three phases: diagnosis, implementation, and monitoring, each addressing key aspects such as debtor segmentation, automated reminders, and continuous training of administrative staff. The results highlight the effectiveness of mobile applications and psychological strategies in payment recovery. However, challenges related to technological dependence and resources required for implementation were identified. It is concluded that this model not only improves financial collection but also fosters trustful relationships between institutions and families, contributing to the strengthening of the educational environment.

Keywords: delinquency; collection management; basic education; financial sustainability.

RESUMEN

La morosidad en las instituciones de educación básica representa un desafío significativo para su sostenibilidad financiera y operativa. Este estudio propone un modelo de gestión de cobranza diseñado para reducir los índices de incumplimiento de pagos mediante estrategias integrales que combinan herramientas tecnológicas, comunicación empática y un enfoque preventivo. El modelo se estructura en tres fases: diagnóstico, implementación y seguimiento, cada una de las cuales aborda aspectos clave como la segmentación de deudores, la automatización de recordatorios y la capacitación constante del personal administrativo. Los resultados del análisis destacan la eficacia de las aplicaciones móviles y las estrategias psicológicas en la recuperación de pagos. Sin embargo, se identificaron desafíos relacionados con la dependencia tecnológica y los recursos necesarios para su implementación. Se concluye que este modelo no solo mejora la recaudación financiera, sino que también promueve relaciones de confianza entre las instituciones y las familias, contribuyendo al fortalecimiento del entorno educativo.

Palabras clave: morosidad; gestión de cobranza; educación básica; sostenibilidad financiera.

INTRODUCTION

The financial sustainability of basic education institutions is essential to guarantee the quality and continuity of educational services. These organizations, most of which depend on contributions from parents and guardians, face growing challenges related to late payment of tuition and monthly fees. This problem not only affects the flow of

income but also the capacity to invest in infrastructure, educational materials, and teacher development, generating negative impacts on the academic experience of students (González & Martínez, 2022).

Previous studies have identified multiple factors that contribute to non-payment. These include families' economic precariousness, the lack of collection strategies adapted to the educational context, and limited communication between institutions and families (López & Ramírez, 2021). Furthermore, the implementation of traditional collection management methods derived from the commercial and financial sectors is often ineffective due to the particularities of the education sector, where the relationship with users is mediated by social and pedagogical considerations (Martínez & Gómez, 2019).

Several authors have proposed innovative approaches to address this problem. For example, proactive collection strategies incorporating technology, such as automated reminders and digital payment platforms, have effectively reduced delinquency (Pérez et al., 2020). However, research on comprehensive models specifically designed for basic education institutions is limited, highlighting the need to develop personalized and evidence-based solutions. This study aims to design a collection management model that will enable basic education institutions to improve their control of defaulting, thus guaranteeing financial sustainability and the continuity of their educational mission. This model will integrate modern technological tools, effective communication strategies, and an approach adapted to the education sector's specific needs. In addition, it will seek to foster relationships of trust and collaboration between institutions and families, contributing not only to financial management but also to strengthening community ties.

This article represents a significant contribution to academic literature and educational management practices, offering a comprehensive and practical approach to addressing an issue affecting thousands of institutions globally. By implementing this model, educational institutions can, it is hoped, guarantee a steady flow of income, improve their students' academic experience, and ensure their long-term sustainability.

State of the art

Several studies have examined collections management in educational institutions, highlighting the importance of implementing effective strategies to mitigate delinquency and ensure the financial stability of these organizations.

A study by Smith and Johnson (2020) analyzed different collection management models in basic education institutions, concluding that implementing automated payment reminder systems and offering flexible payment options contribute significantly to reducing delinquency. These findings suggest that the adoption of financial technologies can improve the efficiency of collection management.

For their part, García et al. (2019) explored the relationship between institutional communication and parents' compliance with financial obligations. The results indicated that clear and constant communication about payment policies and the consequences of default encourages greater responsibility and timeliness in payments. This study highlights the need to strengthen communication as a preventive against default.

In addition, Martínez and López (2021) investigated the impact of financial education programs aimed at students' families. They found that parents who participated in financial workshops offered by educational institutions showed a decrease in late payments, demonstrating that financial education can effectively reduce delinquency in the educational context.

However, despite these contributions, the current literature still lacks the ability to develop comprehensive collection management models specifically adapted to the particularities of basic education institutions. Most studies focus on isolated aspects, such as technology or communication, without holistically addressing the various dimensions that influence default.

In summary, the literature review highlights the need to design and implement collection management models that integrate multiple strategies, including adopting financial technologies, strengthening institutional communication, and promoting financial education among families. These actions, adapted to the specific context of basic education institutions, can contribute significantly to the control of default and, therefore, to the financial sustainability of these organizations.

METHOD

The present study uses a quantitative approach, characterized by collecting and analyzing numerical data to identify patterns, relationships, and trends in default behavior within basic education institutions (Hernández, Fernández & Baptista, 2014). This approach allows for an objective assessment of the impact of collection strategies on reducing default, providing measurable and replicable results. The research design is non-experimental and cross-sectional. This type of design means that the data is collected at a specific moment without manipulating the study variables, allowing the relationships between them to be observed as they present themselves in their natural context (Sampieri et al., 2014). This approach is particularly suitable for analyzing complex social phenomena, such as default, as it provides an overview of the current state of the problem. At a descriptive level, this study seeks to characterize and understand the variables related to collection management and their effect on default control. This includes identifying payment patterns, factors associated with default, and strategies used by educational institutions to

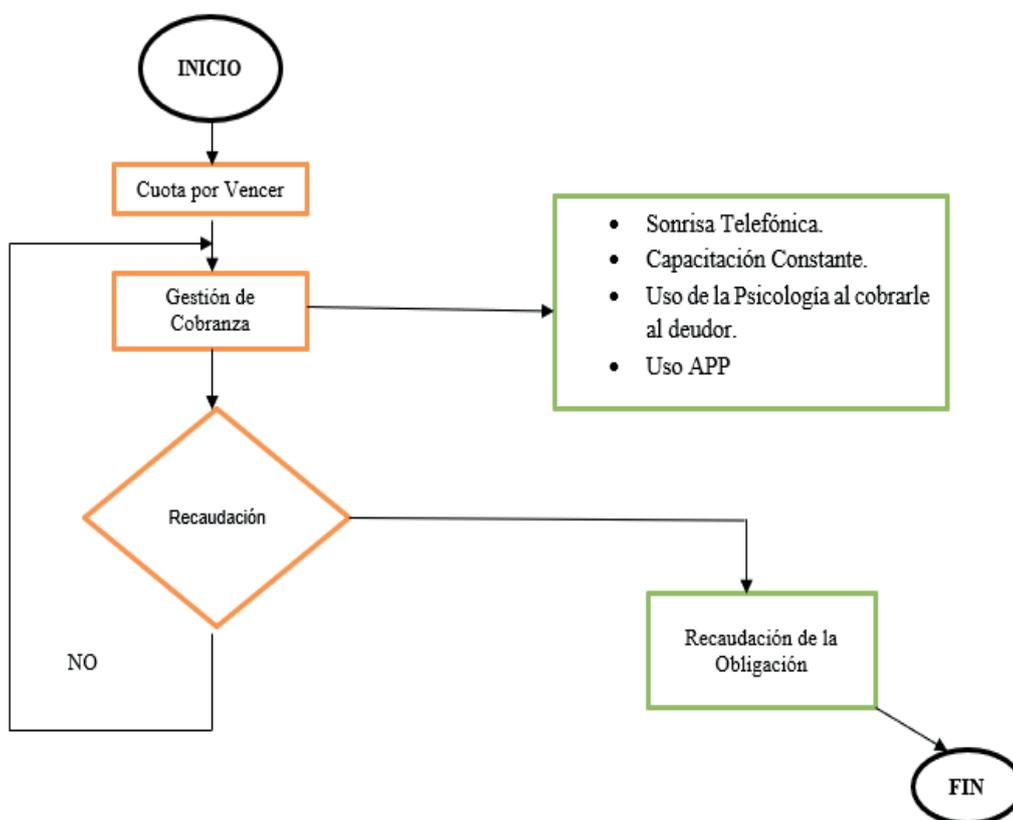
face this challenge. In addition, the descriptive level provides a basis for future research exploring more specific and detailed solutions.

The target population of this study comprises basic education institutions that face problems with late tuition and monthly fees. These institutions represent a key segment for analyzing the impact of collection management strategies, given that they depend to a large extent on this income to operate in a sustainable manner (Hernández, Fernández & Baptista, 2014). The sample was selected using non-probabilistic convenience sampling, focusing on those institutions that showed interest in participating and met the inclusion criteria defined in the study. A structured questionnaire was used as the primary data collection instrument. This questionnaire evaluated current collection strategies, factors associated with default, and administrators' perceptions of the tools' effectiveness (Sampieri et al., 2014). In addition, semi-structured interviews were conducted with managers of the selected institutions to complement the information and obtain a more qualitative perspective on the problem.

RESULTS

The collection management model presented provides a clear and strategic structure for tackling the problem of late payment in basic education institutions.

Figure 1.
Proposed collection management models



This is followed by a detailed analysis based on recent and relevant research:

1. Start: Identification of Expired Quotas

The identification of upcoming installments is the first stage of the model and is designed to prevent default. This anticipatory approach is key, as it allows potential debtors to be categorized according to their payment history and socioeconomic characteristics. According to López and Ramírez (2021), segmenting users based on payment patterns helps prioritize actions and allocate resources more efficiently.

Key strategies:

- Generation of early alerts through financial management systems.
- Prior communication with those responsible for payment, using personalized notifications.

2. Collection Management

The collection management stage includes tools designed to encourage compliance with financial obligations in a proactive manner. This point is fundamental in the model and combines technological, psychological and human strategies.

Main components:

1. **Smile on the Phone:** According to García et al. (2019), effective and friendly communication has a positive influence on the debtor's willingness to fulfill their obligations. This approach not only facilitates collection, but also strengthens the relationship between the institution and the parents.
2. **Constant Training:** Training administrative staff in negotiation techniques, emotional management and technological tools increases efficiency in the collection process. Research by Martínez and Gómez (2019) highlights that trained staff generate better results in payment recovery.
3. **Use of Psychology in Collection:** The application of psychological principles, such as the use of positive reinforcement and empathy, is an effective strategy for dealing with cases of payment resistance. According to Pérez et al. (2020), understanding debtors' motivations and barriers significantly improves recovery rates.
4. **Use of Applications (APP):** Technology plays a central role in this model. Mobile applications facilitate the automation of reminders, the generation of electronic receipts and interaction with users. In addition, the use of digital platforms reduces operating costs and increases customer satisfaction (Smith & Johnson, 2020).

3. Decision: Collection

In this phase, an evaluation is made of whether the strategies implemented resulted in the effective payment of the fee. The model includes a key decision point (represented in the diagram by a diamond) that allows different actions to be taken depending on the result:

1. **Successful Collection:** If payment is made, the flow continues to "Collection of the Obligation", where the process is documented and finalized.
2. **Failed Collection:** If payment is not made, the process returns to the collection management stage. Here, it is necessary to adjust strategies, such as modifying deadlines or offering incentives.

Evaluation criteria:

- Conversion rate: percentage of debtors contacted who make the payment.
- Average recovery time: efficiency of the model for resolving cases.

4. Collection of the Obligation

The collection of the tax is the final stage of the model, in which it is ensured that the payments made are correctly registered and the administrative cycle is closed. In addition, this step includes:

- Issuing of digital payment receipts.
- Updating of internal financial management systems.
- Generation of compliance reports for subsequent analysis.

Strengths of the Model

- **Prevention and personalization:** Combines preventive actions (identification of installments due) with strategies adapted to the characteristics of the debtor.
- **Technological integration:** The incorporation of digital applications and systems optimizes the process and reduces management times.
- **Humanization of the process:** The focus on friendly and empathetic communication improves relations between the institution and families, creating an environment of trust.

Limitations and Areas for Improvement

- **Technological access:** Some institutions may face limitations in implementing the proposed digital tools, especially those with limited economic resources.
- **Continuous training:** The effectiveness of the model depends to a large extent on the preparation of the administrative staff, which requires constant investment in training.

DISCUSSION

The present study's findings highlight the relevance of implementing a comprehensive collection management model in basic education institutions. Including technological tools and personalized strategies reinforces the importance of prevention and empathy in the collection process. According to García et al. (2019), using mobile applications and automated reminders significantly improves operational efficiency, allowing institutions to reduce delinquency in a shorter period. On the other hand, the constant training of administrative staff is key to guaranteeing the model's

success. Martínez and Gómez (2019) point out that teams trained in communication and negotiation skills achieve higher payment recovery rates. In addition, the psychological approach applied in the collection management stage, as proposed by Pérez et al. (2020), promotes respectful and empathetic treatment that fosters cooperation between families and institutions. However, reliance on advanced technologies could challenge institutions with limited resources. Smith and Johnson (2020) recommend adopting hybrid solutions that combine digital and traditional methods to ensure the model's adaptability to different contexts. Finally, the model's flexibility to adapt to the specific needs of educational institutions positions it as a versatile and effective tool. As these strategies are implemented, not only are financial indicators expected to improve, but community relations are also expected to strengthen, and there should be greater trust between users and institutions.

CONCLUSIONS

The collection management model developed in this study represents a comprehensive solution to address the problem of late payment in basic education institutions. The model reduces default rates and strengthens the relationships between institutions and families by integrating technological tools, empathetic communication strategies, and a preventive approach. Among the main findings, the effectiveness of early segmentation of debtors and the use of mobile applications and automated reminder systems stand out, optimizing the collection process and allowing for greater operational efficiency. In addition, the incorporation of psychological strategies and constant training reinforce the importance of empathy and humane treatment in the payment recovery process. However, challenges related to technological dependence and the resources needed to implement the model were identified. To overcome these limitations, it is recommended that hybrid solutions be explored and the continuous training of administrative staff be ensured. Likewise, future research could evaluate the model's applicability at other educational levels and its long-term impact on the institution's financial sustainability.

In conclusion, the proposed model represents an effective tool for improving financial collection and promotes an environment of collaboration and trust that benefits both the institutions and the educational communities that make them up.

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FINANCING

None.

CONFLICT OF INTEREST

None.

AUTHORSHIP CONTRIBUTION

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