

How to C.A.P.T.U.R.E. Your Own Communication Skills

Every day, people communicate with one another. Whether it's face to face, over the phone or through social media, people are constantly engaging to accomplish daily tasks. For credit managers, Syntesis Global LLC President and CEO Rick Hernandez says communication is pretty much in the job description, as it is the key to running a successful operation with colleagues and customers alike. As part of FCIB's leadership webinar series, Hernandez explored how best to communicate with these parties during his presentation, "C.A.P.T.U.R.E. the Excellence of Communication," in April.

Nowadays, it's become somewhat of a cliché when someone says to "think outside the box." However, from Hernandez's perspective, this broadening of horizons is part of getting out of the comfort zone, in turn, thinking and planning ahead. Before a conversation begins, the initiator must not only be prepared factually but also communicatively. What is the credit manager's intent of the conversation? Words are only 7% of the message, Hernandez said, while 38% comes from the voice and 55% from body language.

Hernandez added that 10% of conflicts arise from differences in opinion, the remaining 90% stem from using the wrong tone of voice.

"As you look at your relationships and role, the key is how you communicate, what's the intent, what's the expectation behind that and what is the mode of your communication in terms of your style," he said. "I assume that people are creative, want to be empowered and focus on things that make them feel bigger and great. The contribution to everything they do is about improvement."

Devised over the past two decades, Syntesis Global uses its C.A.P.T.U.R.E. model as the pathway to effective communication, starting with *clarity*. The only way to get a point across as intended is to have a crystal-clear message. What is the credit manager doing and why? How do they plan to get there? And what's the big picture? Hernandez used the example of a creditor negotiating with a customer and how the former is expected to explain the ins and outs of a contract, including the terms and conditions, that specify what's expected of both parties.

Then, it's time to understand the *audience* and *purpose*. Of course, not everyone needs to know every minute detail. Who knows what depends on who the person is and their role in the company, i.e., CEO, vice president, director, manager, peer, etc.

"Knowing your audience is important because these elements—the what, when and where—is what's going to drive the purpose," Hernandez said. "The sense of purpose has to do with ownership and a sense of understanding. ... Time has to do with the metric. When you're communicating something, your audience needs to know that there's an hour to be measured. 'We have this much time.'"

Time, the fourth step of the model, is essentially tied into the budget and the deliverables. Hernandez explained that *understanding* and *respect* follow suit, having to do with accountability and trustworthiness, respectively. These terms circle back to the clarity of the conversation and how well the audience comprehends the mission at hand. Meanwhile, the communicator needs to establish trust, which Hernandez said isn't necessarily industry-specific.

For example, what if a credit manager receives a customer inquiry via email, but finds themselves under a tight deadline? It's better for the credit manager to send a quick response to the customer and explain that they're under a time constraint but will respond as soon as possible. The unpopular alternative

would be to ignore the email until a later time, which hurts the communicator's effort to build a trusting relationship.

The process ends with *empowerment* to master the process, allowing people to learn and work toward improvement.

"Put all these things together ... and you will find your communication works effectively in a different way," Hernandez said. "The injunction is for you to test it, so that you're able to ensure that you're communicating the way you want to."

FCIB's leadership webinar series will continue on Thursday, May 24 with Syntesis Global's presentation of "Workplace Diversity—Valuing the Individual." For more information, visit nacm.org.

—Andrew Michaels, editorial associate