

Identification Of Factors Increasing the Effectiveness of Mass Debt Collection Using the DEMATEL Method*

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Abstract

The motivation behind this study was to improve the effectiveness of mass debt collection processes by identifying and prioritizing key factors influencing their efficiency. Previous research highlighted a gap in understanding which factors have the most significant impact on debt collection outcomes, particularly in the application of systematic analysis tools like DEMATEL. This research aimed to fill this gap by determining which factors should be incorporated into the design of debt collection models to maximize efficiency.

A systematic literature review (SLR) was conducted to identify relevant factors, followed by the use of the DEMATEL method to assess their interrelationships and impacts. The research focused on analyzing the complexity of causal relationships between factors and their mutual influence on debt recovery processes.

The findings confirmed that DEMATEL is an effective tool for identifying and hierarchizing key factors, showing that factors such as the nominal value of overdue receivables and debtor-related aspects have a significant impact on collection success. These results provide actionable insights for optimizing debt collection models and improving the overall recovery rate.

Keywords: mass debt, mass debt collection process, DEMATEL method.