The Foundation Carries Forward

By Shantanu Gangal

The old that is strong does not wither,
Deep roots are not reached by the frost.
— J.R.R. Tolkien

The prevailing narrative surrounding AI in our industry is one of displacement -- a simple tale where the machine enters and the human exits. That perspective is both reductive and fundamentally flawed. If you sit on a collection floor or speak with the executives steering these firms, we see a far more nuanced reality. The core discipline *remains the same*. We have merely adopted a fresh vocabulary and more powerful tools to perform the essential functions we have always mastered.

A musician presented with a different composition does not lose the ability to perform. While the arrangement on the music stand is novel, the instrument between their fingers is the same one on which they have perfected their practice over two decades. Much of the innovation we see today is simply a new score for a familiar instrument, and the most effective leaders are navigating this shift with the fluid improvisation of a jazz soloist.

Scripting Became Prompt and Guardrail Design

Someone in your firm has always decided what a collector is allowed to say. What language is recommended, their relative order, with the right tone! That decision lived in a call script and a compliance manual, and it was reviewed by the people who own regulatory risk before anyone got on the phone.

That job did not disappear. It moved. The permissible language now lives in system prompts and guardrails, and the approval question has grown to include which AI tools are even allowed to touch consumer data.

Chuck Pona, Managing Partner of Weltman, Weinberg & Reis, notes that his firm did what this industry has always done with a question like that: "It brought in the experts from within their firm. Nine leaders, drawn from IT, Collections, Compliance, Accounting, and Marketing to draft its AI policy." They treat this policy as a living document, revisited as new pitfalls and new opportunities surface.

Read that back and it is a compliance policy exercise, staffed the way this industry has always staffed compliance policy exercises. Being 90% of the way there is effectively 0% of the value because the legal risk remains substantial. The collector used to read the script, but now a model follows the instructions. The skill underneath, writing down what may and may not be said under a regulatory constraint and getting the right people to sign off, is the one the firm already spent years building.

The Eval Is Just QA You Can Finally Afford

Before an AI agent takes a live call, make it take an exam. Create graded test cases, the hard calls, the edge cases, the ones where a wrong move creates real risk, and hold the agent back until it clears the bar you set. After it goes live, keep the exam running, because a model that passed last month can drift, and you want to catch that before a consumer does. The industry calls this an eval.

Strip the exam down and it is the oldest job in quality assurance: decide what a good contact looks like, then prove the work meets that standard before it turns into legal exposure. QA leaders have always done calibration exercises. Now we are doing it for AI with an even higher bar and sampling millions of calls. With a human floor, checking each call is too expensive, so you scored a slice and trusted it to stand in for the whole. While the machine removed that constraint and changed what is being tested, the instinct remains unchanged

Familiar Terminology	New Words for Similar End Goals
Call Scripts	Foundational Prompts
Compliance Manuals	Compliance Manuals
Call listening	Call listening (still important!)
Agent nesting	User acceptance testing
Training class	Model training
Shadowing	Simulations
Escalation path	Human-in-the-loop
Objection Rebuttals	Guardrails

Feedback Loops Are Coaching by Another Name

Michael Rosenthal, CEO of DCM Services, implemented automated note taking at his agency and saw calls per hour rise 30 percent. The team did not idle on the gains. He raised the calls-per-hour requirement, was direct with the team about how and why, and the new standard was adopted well. Measure, move the bar, explain the move. That sequence is coaching, and coaching has always been a loop: measure how someone is doing, set a standard, show them how to reach it, then raise it as they improve and tell them why.

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Tuning an AI system follows this same iterative loop: measure the output, correct the performance, redeploy, and measure again. This feedback loop involves your people just as much as the machine, as you are essentially coaching the AI agent alongside the employee. The core instinct remains unchanged, focused on closing the performance gap between where someone or something is and where they need to be.

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Chuck puts the through-line better than I can: Let AI supplement your leadership. Whatever the AI is doing for you, he says, you need a strong process to audit it. There must be safeguards against Shadow AI and leaders need to make sure their teams understand it, adopt it and adhere to it. The onus is on the individual to lead the human element to every consumer interaction.

Ralph Liberio, President and CEO of NCB Management Services, puts it plainly. "AI should augment human decision-making—not eliminate human accountability," he says. "We are dealing with people, not simply accounts, data points, or statistical probabilities."

The operator who spent a career learning how to say the right thing to a consumer, check that it was said, and coach the next person to say it better is not being made obsolete by any of this. That operator is holding the exact skills the new tools are organized around.

The music sheet is new. The best jazz band hums along just as well.



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Shantanu Gangal is the CEO of Prodigal; the leading AI agent for loan collections. A Computer Science engineer and a tinkerer at heart, he is excited to watch the millions of calls AI handles daily and the potential it presents for our industry. Shantanu has been a member of the RMAI Editorial Committee as well as the AI Working Group.

