(#142) Dear Management:

September 11, 2019

How about this for a new Loan Officer "re-direction" idea...  
  
Want to get better adoption for that new POS system? better usage of that new CRM? that whatever???  
  
Charge them! Yes! Charge them a surcharge for the inefficiency...  
  
We're hit with examples of this in our real lives all the time... (a hit for using studded tires that chew up the roads) (a hit for those gas guzzling Mega-SUVs) (a hit for using a teller instead of going to the ATM)  
  
So with the POS example... every time they DON'T send their borrower through the new POS system (remember - the one you just paid a gazillion dollars for)... have secondary hit them "X" to the rate/fee of that loan...  
  
That'll get their attention, right?  
  
They either pay to play in an inefficient world or they gain in the "win" of the new, more efficient process.  
  
THEIR choice...  
  
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