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Transform from Within

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Internal



Change

Replace or make something (or someone) different.

- Temporary
- Can be returned to its previous state with Minimal effort

Transformation

To change the form or nature of something (or someone).

- Usually Permanent
- Can rarely be returned to its previous state without another Transformation

Transformation versus Change



Courtesy of Crystel Montenegro Hor



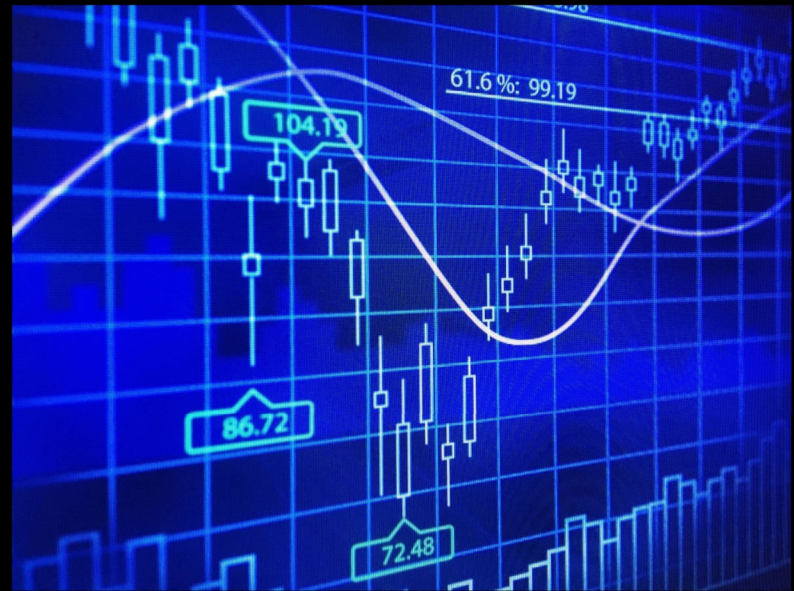
CHANGE DRIVERS IN CREDIT

Current Economic Climate

- Costs – People, Supplies, Technology

Government Regulation

- Tariffs
- Tax Requirements
- SEC



TRANSFORMATION DRIVERS IN CREDIT

Societal Shifts

- **Demands from Workforce** – Work/life balance, Work from Home
- **Customer Expectations**– Faster, Transparency, Always on

Technological Advancements

- The Internet of Things
- Artificial Intelligence



TRANSFORMATION DRIVERS IN CREDIT

Business Values Shift

- Focus to Customer Experience
- Focus to Employee Wellness & Development
- Focus on Value and Quality Product/Service
- Focus on Brand Integrity

TRANSFORMATION STARTS WITH VISION

Start with the End in Mind....

- Have a clear vision of where you want to be and what it should look like when you're done.

Understand the Steps... and Sacrifices

- Transformation often requires demolition and downtime



TRANSFORMATION STARTS WITH VISION



Understand the Costs...

- Costs have a way of changing be prepared to adjust

Create Accountability...

- A steering board or other governance which will hold you accountable to keep driving forward.

TRANSFORMATION STARTS WITH VISION

Commit...

- Transformation takes time, and there are cycles within. Sometimes difficult or painful. See it through.

Start with a Plan...

- A Vision without a Plan is just a dream. A Plan will provide milestones and victories to keep you going to the end.

TRANSFORMATION STARTS WITH VISION

Finish Strong...

Many Projects reach a point of success but lack delivery and follow through. Plan how the efforts will continue to be supported and what the future growth will look like for years to come.



PLANNING QUESTIONS

Why...?

Ensure that the driver for the transformation is something long term that will outlast the time to deploy your plan. Be sure your vision will be relevant to the driver by the time its deployed.

Be clear for to yourself and others why this shift demands this overhaul of your processes. If its not clear you won't obtain or keep the support you need to finish.



PLANNING QUESTIONS

When?

When is this needed?

How soon can it be made a reality?

- This will determine how much you are able to do internally versus using external resources
- You need to outpace the impact of the issue while maintaining relevance.



PLANNING QUESTIONS

Who?

Can this be developed internally?

- What resources do you have?
- What resources can you bring in?

Does this require External Sources to Plan? Execute? Maintain?



TURNING WITHIN

Who?

- Leadership?
 - Are you the Leader or the Champion(Sponsor)?
 - Someone(s) on your current team?
- Make it a new Focus and not an additional responsibility
- Cross Functional Resources
 - Growth Opportunities



TURNING WITHIN

Who?

Leveraging your existing team-members to drive transformation **improves commitment** and **reduces learning curves**.

Adding external resources helps provide **objective clarification** and **reduce echo chambers**, while providing **fresh perspectives**.

TURNING WITHIN

EMPOWERMENT (Charter)

The Freedom to Act....

...Becomes the Responsibility to Act

Clear the Path of Obstacles

Management (the Sponsor) needs to communicate the Vision, Value, and the Charter of the team to ensure cooperation.

TRANSPARENCY & ACCOUNTABILITY



Establish Clear Guardrails

Ensure success by declaring any limits of how far the changes can reach and what is "Out of Scope"

Establish Clear Reporting Guidelines

Regularly scheduled meetings for progress reporting
Transparency – Websites/SharePoint sites/Newsletters

WHAT'S NEXT?

What will Happen Afterwards?

- *Continued Growth*
- *Proactive Development*
- *Maintenance Mode*
- *Road Map for Team*



Contact me.

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Economic Pressures



Regulations



Costs & Challenges



Workforce & Customer Demands



Technology Advances



Values & Culture Shift



VISION

ACTION

TRANSFORMATION