

Transform from Within

How sustainable transformation in Credit starts on the inside

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Transformation vs Change

Change replaces something temporarily and can often be reversed with minimal effort. Transformation changes the form or nature of how work is done and is usually permanent.

Why Credit Must Transform

Credit organizations face escalating economic pressures, regulatory demands, shifting workforce expectations, rising customer expectations, and accelerating technological change. Incremental change is no longer sufficient.

Drivers of Transformation

Societal shifts, demand for work-life balance, customer expectations for speed and transparency, advances in AI and technology, and evolving business values around experience, quality, and brand integrity.

Start with Vision

Begin with the end in mind. Understand the steps, costs, and sacrifices required. Establish accountability, commit fully, create a plan, and finish strong.

Critical Planning Questions

Why does this transformation matter long-term? When must it occur to remain relevant? Who will lead, execute, and sustain it internally and externally?

Turning Within

True transformation succeeds when organizations leverage and empower internal teams, make transformation a focus rather than an add-on, and use it as a growth opportunity.

Empowerment, Transparency & Accountability

Empowerment brings responsibility. Leaders must remove obstacles, define guardrails, maintain transparency, and ensure accountability throughout the journey.

What Happens Next?

Transformation must continue beyond implementation through ongoing growth, proactive development, and sustainable maintenance.

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