

Leading Tech Transformation

🔄 Change Management That Sticks

Credit Research Foundation presented by:

- Chris Arrington, CCE | Chief Credit Officers, SRS Distribution
- Charles Edwards, CCE | VP of Credit Operations, SRS Distribution

Change Management Paradoxes

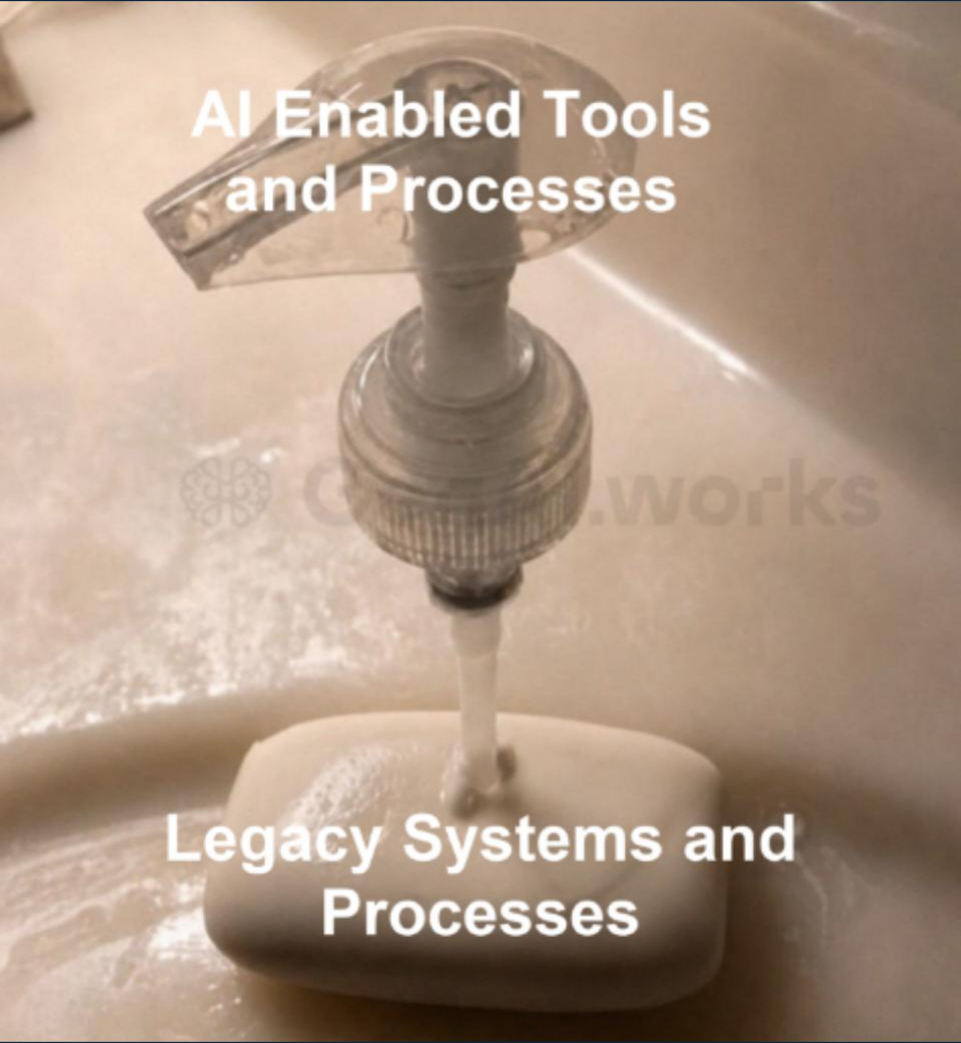
Navigating transformation requires holding seemingly opposing truths simultaneously.

Move Forward		Stay Grounded	
 Paint the Picture of Success	vs	Be Honest about Challenges 	
 Fail Fast	vs	Quality Matters 	
 Make Good First Impressions	vs	Iterate Over Time Through Trial and Error 	
 Communicate a Clear Plan	vs	Evolve as You Go 	
 Disrupt How Things Are Done	vs	Meet People Where They Are 	
 Nothing's Sacred	vs	Maintain Strengths & Values 	

Understanding is Key to Successful Change

Clear communication and investment in people are the cornerstones of sustainable transformation.

- 🔄 Explain, and Re-explain
- 👥 Invest in People to Give Skills and Understanding
- 🛡️ Explain What's Not Changing
- 🧠 Change Amnesia is Real



AI Enabled Tools
and Processes

Legacy Systems and
Processes

Speak the Language by Knowing AI Basics

You do not need to be a technologist — you just need to understand enough to use AI where it counts.

1 What AI Is

Understanding the fundamentals forms the basis for all practical application

2 Key Terms

Terminology helps us grasp how AI systems function

3 Use Cases

Explore practical AI applications across credit and finance functions

4 Where AI Struggles

Setting realistic expectations is essential to successful adoption

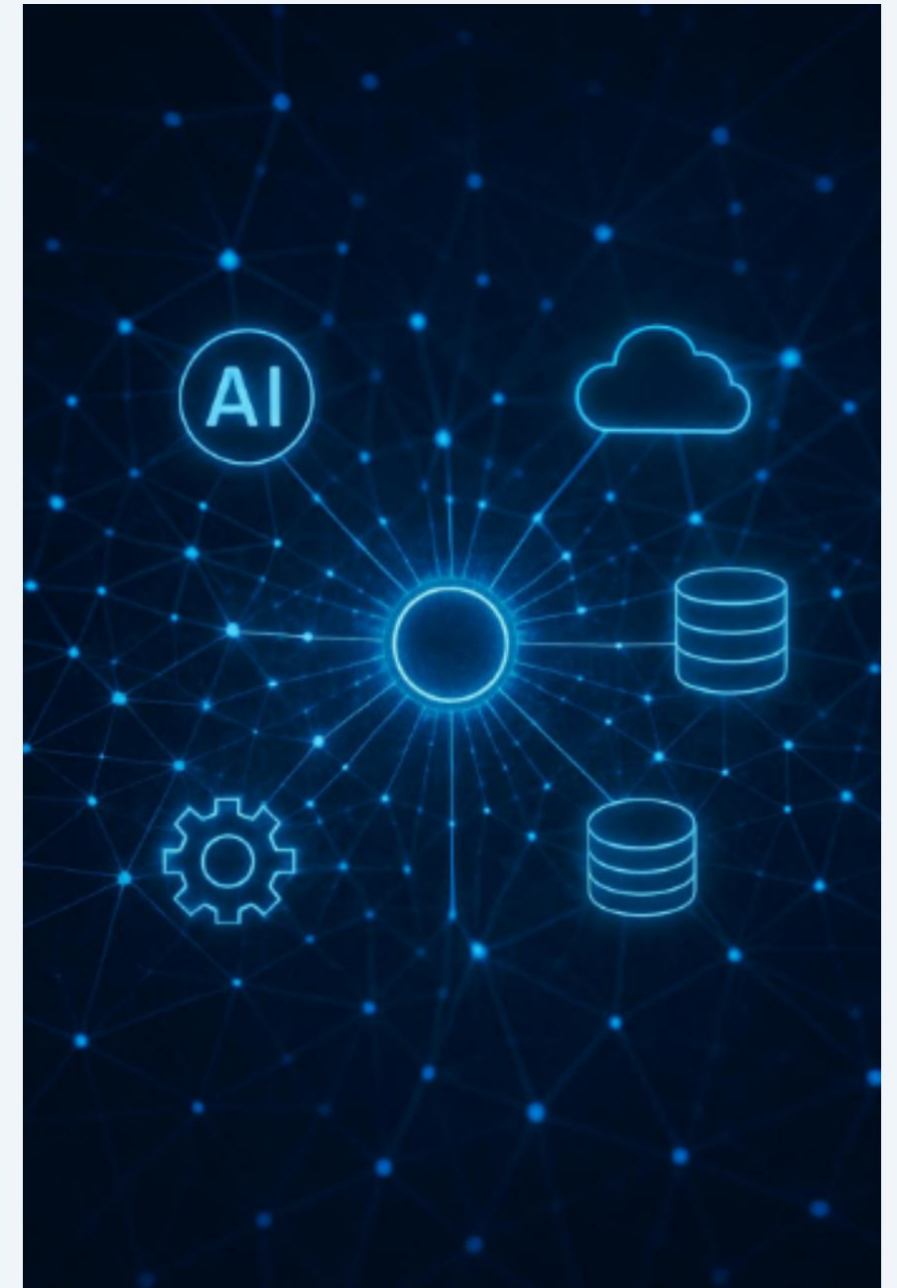
Key Terms & Concepts

- Closed vs. Open Source AI
- AI Agents
- Agentic AI
- Multimodal & Foundation Models
- Chat Bots
- Agentic AI Agents
- Prompt Based Development
- Vibe Coding
- Requires Context
- Intuition and Relationships
- Hallucinations & Bias
- Lacks Morality
- Machine Learning (ML)
- Large Language Model (LLM)
- Not an Algorithm/Automation
- Changes as it Learns

AI is Not Code For Technology

AI is becoming shorthand for all things tech — but its real power comes from combining it with other tools.

- AI alone does not represent all technology — it is one component within a broader tech ecosystem
- AI is increasingly becoming the foundational layer powering many technology innovations today
- AI is not the answer by itself — it is much more effective when combined with other tools and solutions
- Synergy between AI and existing systems unlocks the greatest value



Understanding AI by Understanding What it is Not

Clearing up misconceptions about AI is the first step to using it well.

What AI Is NOT

Not Magic

AI makes mistakes, hallucinates facts, and can reflect biases — human oversight is essential at every step.

Not Infallible

AI does not produce results on its own — it requires clear direction, quality input, and human judgment to deliver value.

Not a Replacement for Human Judgment

AI amplifies human capability but cannot replicate experience, ethics, or nuanced decision-making.

What AI Genuinely Is

A Powerful Tool

Like all tools, its value is determined by how you use it — intentional, skilled use unlocks its full potential.

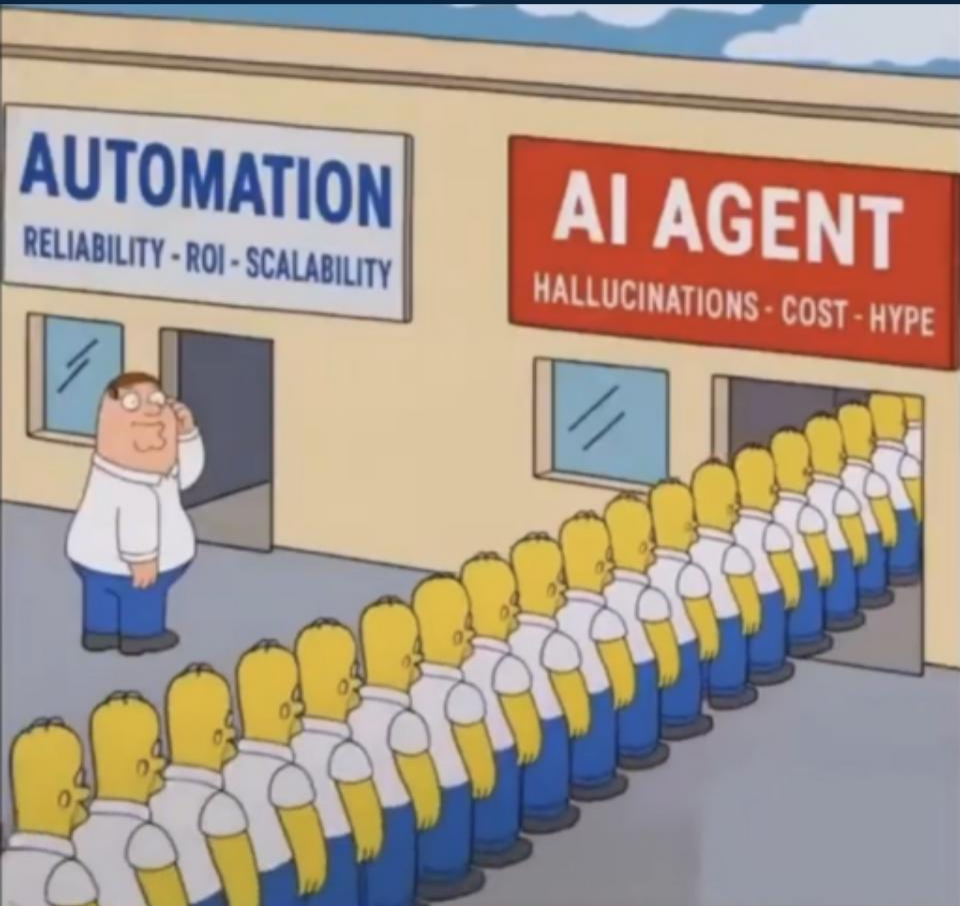
Context-Dependent

Misconceptions lead to either over-reliance or avoidance — both outcomes are costly to teams and individuals.

A Gateway to Greater Understanding

Understanding what AI is NOT sets the stage for understanding what it genuinely can do for your team.

AI is a powerful tool — like all tools, it is how you use it that determines success.



AI Ecosystem Strategy

Build ECO Systems, Not Just Tools

The greatest AI advantage comes from connected systems working together — not isolated point solutions.

- 🚫 AI is not a "Silver Bullet"
- 🔧 Pick the Right Tool for the Job
- 🔗 Connected Systems with Many Tools Increase Effectiveness

Credit Teams Should Guide Development Towards Value

Business expertise is the essential ingredient that transforms AI from a tool into a competitive asset.

- 💡 **Business Expertise is Critical to Implementation AND Development**
- 👤 **Code AI Like a Coach**
- 👥 **Having Credit Teams Involved Creates Adoption**
- 🧰 **Tools Built with Credit in Mind**



AI Needs a Mentor, Not a Coder

Guiding AI requires ongoing coaching, context, and commitment — not a one-time build.



Why AI is Like a Teenager

AI doesn't just follow direction. It is eager, capable, and fast — but it still needs guidance, boundaries, and consistent mentorship to develop properly. Left to its own devices, it learns the wrong lessons and may behave in unexpected ways. With an experienced mentor in the loop, it grows into an asset that reflects the values and judgment of those who shaped it.

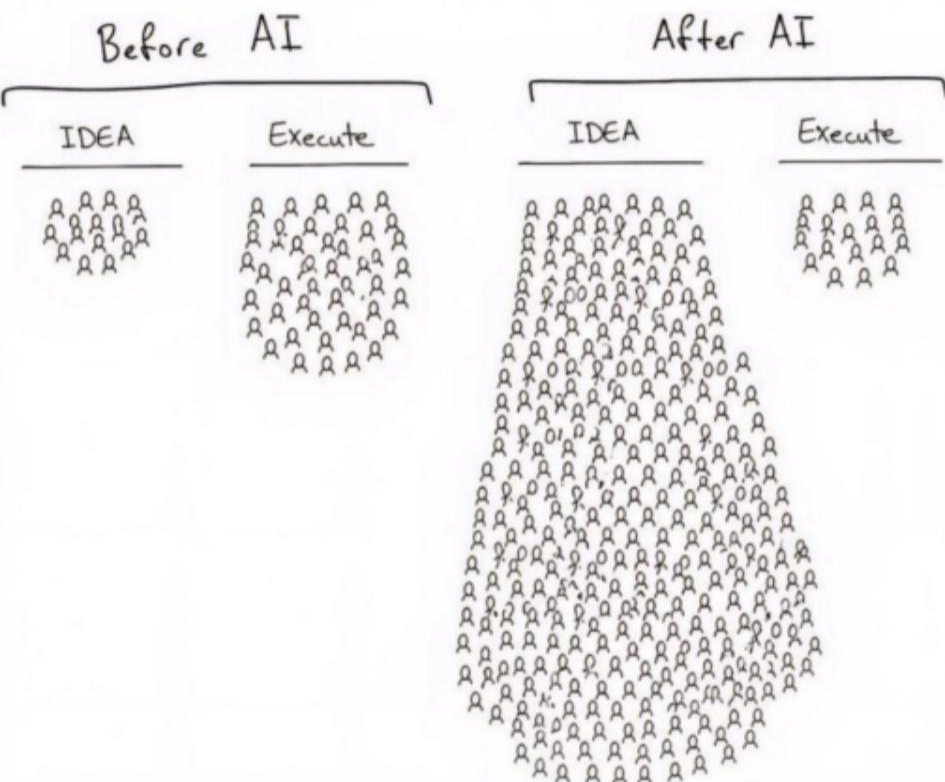
Guidance Required



Development is Constant, with No Start or End

Unlike traditional software with a launch date and a finished state, AI is always evolving. Coaching, feedback, and refinement are ongoing. There is no finish line — only the next iteration of improvement, driven by the people who stay engaged with the process.

Always Evolving



Tools Can Be Transparent and Empowering with "Glass Boxes and Levers"

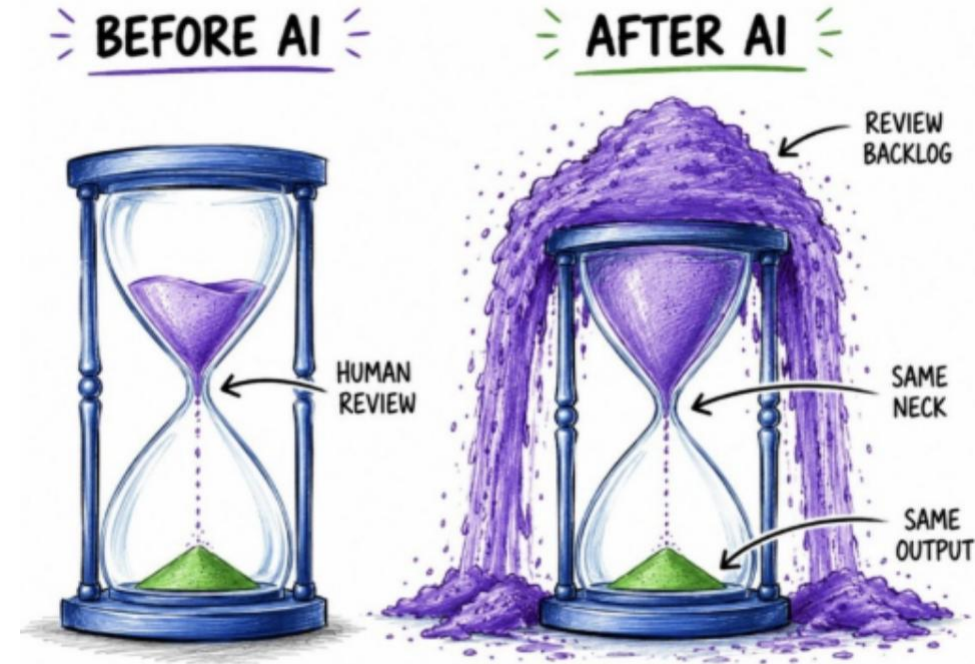
Keeping humans in the loop with visibility and control accelerates both trust and performance.

- 👥 **Create Value With Humans in the Loop**
- 🔄 **Feedback Loops Accelerate Learning**
- 💡 **Innovative Ideas Become Even More Valuable**

Can Have Agentic AND Human in the Loop

A hybrid approach captures AI's computational speed while preserving human wisdom and oversight.

- ⚡ **Hybrid Approach to Get the Best of Both**
- ⚡ **Leverages AI's Speed and Computational Power**
- ⚖️ **Balanced by Human Intuition and Oversight**



Mentality Shift to AI is a Team Member

AI is already on your team — the only question is whether you are working with it or ignoring it.

AI is Already Around You

AI is already integrated into search engines, apps, and company systems you use every day — whether you notice it or not.

You Have Access to AI Tools

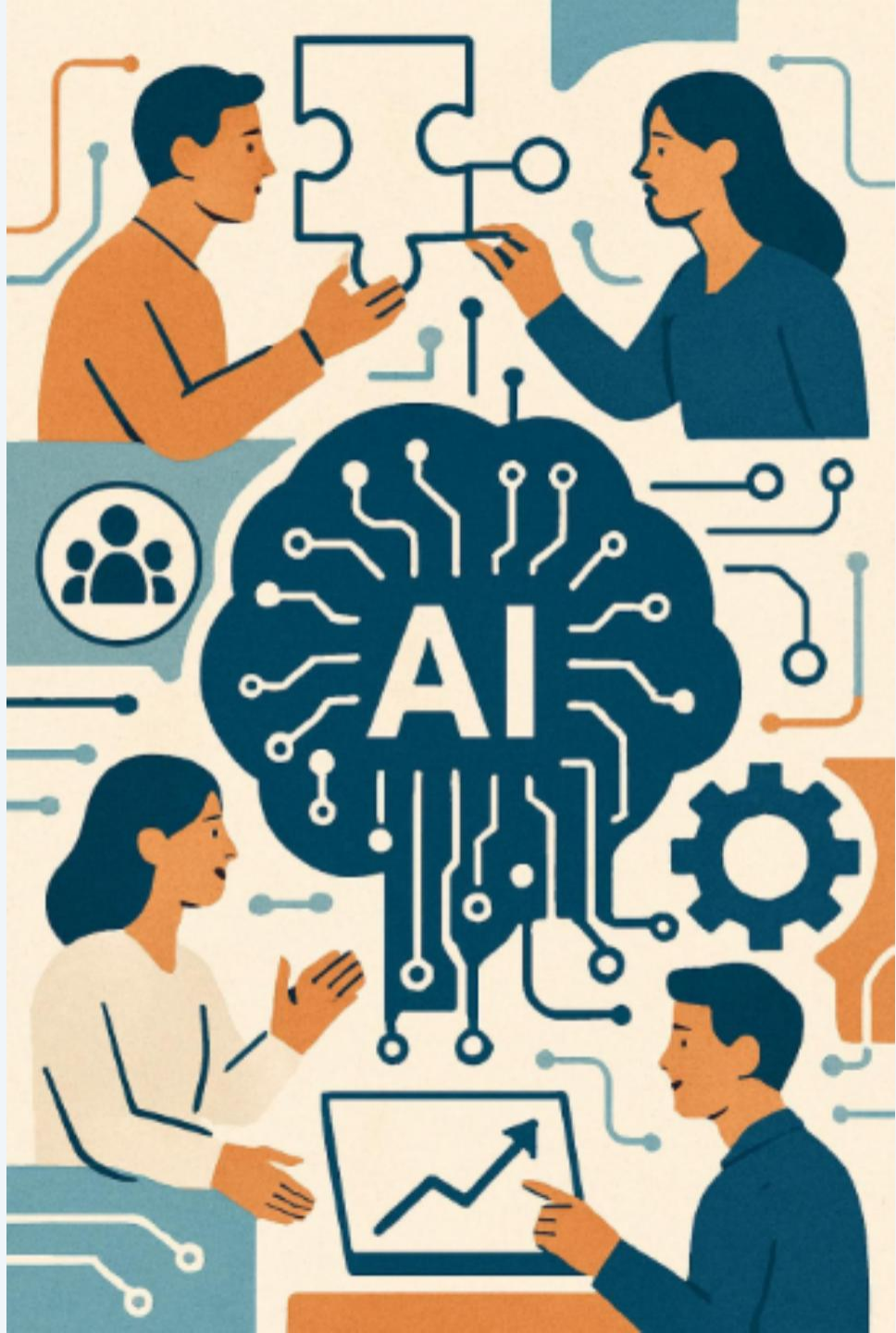
You have access to many AI tools, whether you actively use them or not. The tools are there — waiting for you.

Help Your Robot Teammate Onboard

Are you helping your robot teammate onboard? Or ignoring them? Treat AI like a new team member who needs context and direction.

Delegate to Your New Teammate

Are you delegating to your new teammate? Collaboration and delegation are the new productivity levers. Teams that delegate to AI compound their output advantage.



AI Makes All Work Teamwork

The moment you treat AI as your teammate, the competitive math changes completely in your favor.

- **Lose the individual contributor mindset** — you and AI are now a team, and teams beat solo contributions.

"AI is not coming for your job — the person who knows how to use it is."

- A more precise **framing**: if you work alone while others deploy teams of AI tools, you are competing at **1 against 10**.
- Those who **partner with AI** gain a **competitive advantage** that solo contributors simply cannot match.

Habits Become Identity — Why Change is So Hard

Resistance to change is rarely about the change itself — it is about identity and perceived self-worth.

👁 On the Surface

- “ *We've Always Done it That Way*”
- “ *I Don't Mind*”
- “ *But What if...<blank> happens*”

❤ Underneath

- “ *Doing this is who I am*”
- “ *If my old tasks don't have value, what does that say about me and my role*”

Transformation Requires Radical Honesty

Leading through transformation demands courage, curiosity, and the confidence to admit uncertainty while staying the course.

- Fear is Normal, Address It
- AI is Smarter Than you Think
- AI is Dumber than you Think
- Humble Enough to Stay Curious
- Confident Enough to Lead

**A gentle reminder: We
have 3 years left**



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What's at Stake is the Future of Trade Credit

No Pressure.

The decisions made today about AI adoption will define the competitive landscape of trade credit for the next decade.

Trade Credit has a Bright Future and The Path is Change

Those who embrace AI as a partner — not a threat — will lead the next era of trade credit innovation.

