

# OUR PURPOSE

To provide a program that exceeds our customers' expectations and maximizes their opportunity for **Advancement**.



# THE DRIVE FORWARD!

VOLUME 10 NOW AVAILABLE!

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**About our newsletter:** This newsletter is designed to inform the entire franchise system. Our goal is to provide an additional forum to communicate changes, distribute information, highlight statistical data, and address items of interest.



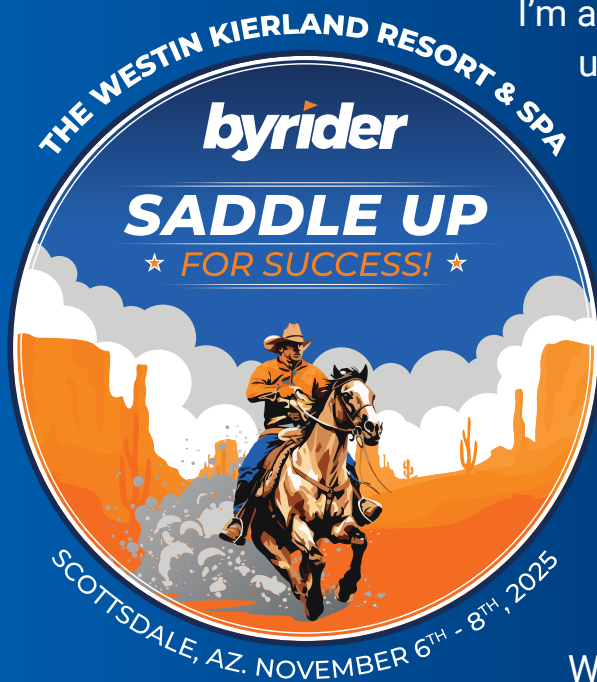
## A MESSAGE FROM MIKE ONDA

Dear Franchise Partners,

As we enter the final stretch of the year, I want to thank you for the dedication and effort that have defined 2025 across our system. The last few months of the year bring tremendous opportunity—and I encourage everyone to stay focused on the fundamentals that drive our shared success.

In Sales, maximize every opportunity by helping customers take advantage of year-end tax deals and vehicle needs before the calendar turns. In Collections, continue to partner with customers to manage their holiday spending responsibly while honoring their obligations to us. And in Service, let's keep our customers on the road safely and confidently through the winter months.

Your commitment to these core areas—sales, collections, and service—ensures we finish strong and set the stage for an even more successful 2026.



I'm also looking forward to seeing everyone at our upcoming Annual Convention in Scottsdale Arizona where we'll collaborate, share ideas, and celebrate all things Byrider. It's going to be an energizing and inspiring event as we chart the course for the future together.

Thank you again for all you do for our customers, your teams, and the Byrider brand every day. Let's make the close of 2025 one to remember.

Warm regards,

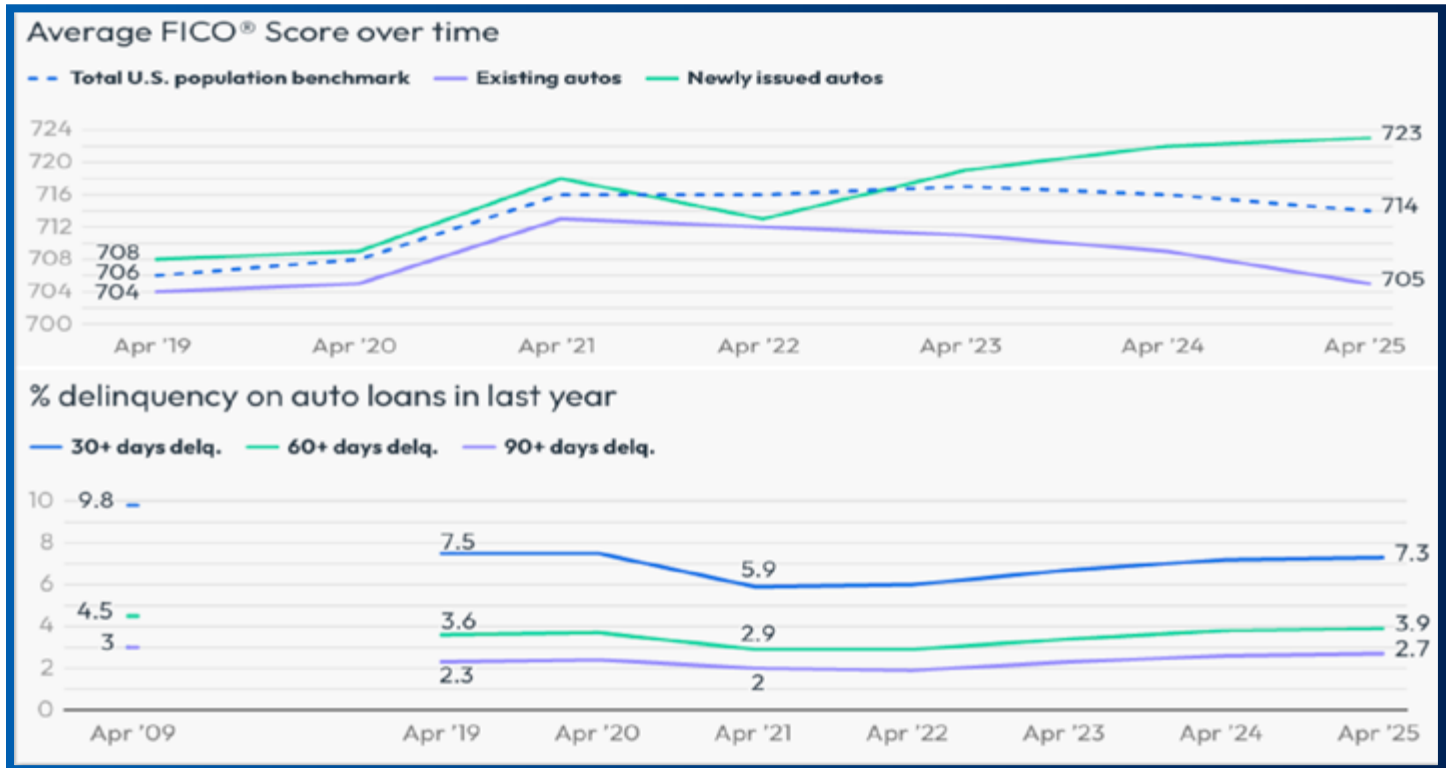
*Mike Onda*

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# INDUSTRY ARTICLE

## NEW FICO REPORT SHOWS DETERIORATION OF SCORES AMONG CONSUMERS ALREADY IN AUTO PORTFOLIOS



### KEY FINDINGS & TRENDS

- ▶ The new FICO Score Credit Insights report highlights a divergence between credit trends for new vs. existing auto loan portfolios.
- ▶ While the average FICO Score for newly issued auto loans has increased since 2022, the scores for consumers already in auto portfolios have declined over the same period.
- ▶ The gap between existing and new auto-loan borrowers' scores has widened: in 2022, there was only a ~1-point difference; now, it's about 17 points.

### DELINQUENCY & PAYMENT BEHAVIOR

- ▶ Auto loans have risen in ranking of payment priority now that mortgage and student loan forbearances are less available.
- ▶ Although delinquency (30+ days) in auto loans has stabilized recently (halting a prior upward trend), the rate is nonetheless 24% higher than in 2021.
- ▶ Still, the current 30+ day delinquency rate (~7.3 %) is slightly lower than pre-pandemic levels (2019: 7.5 %) and well below the Great Recession peak (2009: 9.8 %).

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# INDUSTRY ARTICLE

## CREDIT BALANCES & AFFORDABILITY

- ▶ Across all credit score groups, auto-loan balances have increased at roughly the same rate (28–32% since 2019), suggesting that higher prices, rather than shifting credit profiles, are a key driver.
- ▶ That increase is a bit above inflation (which has risen ~26% over the same period).
- ▶ The similarity in growth across score bands indicates that affordability pressures are broadly shared, not just concentrated in lower-score segments.

## BROADER CREDIT LANDSCAPE & CONSUMER BEHAVIOR

- ▶ The national average FICO score is 715, down two points from 2024.
- ▶ Young consumers (Gen Z, ages 18–29) saw the biggest score decline (–3 points), with more volatility (i.e. >50 point swings) than other groups.
- ▶ The “middle” credit range (600–749) is shrinking — fewer consumers are clustered there, while more are moving into both higher and lower score brackets (a “K-shaped” effect).
- ▶ Regarding credit behavior, nearly 1 in 4 Americans opened a new credit card in the past year, and 13% opened a personal loan.
- ▶ Among younger consumers facing job loss or income drops, many leaned on credit cards or Buy Now, Pay Later (BNPL) options.
- ▶ That said, awareness of credit health is rising: ~71% of Americans check their credit scores multiple times per year.

<https://www.autoremarketing.com/subprime/new-fico-report-shows-deterioration-of-scores-among-consumers-already-in-auto-portfolios/>



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# TIP OF THE MONTH

## NEW SOLD INVENTORY DASHBOARD NOW LIVE IN LOOKER

A powerful new **Sold Inventory Dashboard** is now available in **Looker**, giving users deeper insight into sold vehicle performance and profitability. This new tool mirrors the **Discover – Vehicle Inventory Service Summary** report to maintain consistency across reporting platforms and ensure all teams are aligned with the same data.

### A COMPLETE VIEW OF SOLD VEHICLE PERFORMANCE

The Sold Inventory Dashboard allows users to define a specific sales date range and drill into detailed information for each sold vehicle – including **customer, vehicle, sales, and financial data**. This makes it the go-to resource for understanding the full sales cycle, from purchase to final disposition and profitability.

### DASHBOARD HIGHLIGHTS

- ▶ Flexible Filters for Custom Reporting
  - *Store ID*
  - *Location ID*
  - *Sold Date Range*
  - *Include Back Off Option*
- ▶ Comprehensive Visibility
  - *Displays all sold vehicles within the selected filters*
  - *Provides detailed views of recon costs, associated fees, and sales metrics*
  - *Delivers an at-a-glance understanding of sales results and profitability by store or location*



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## TIP OF THE MONTH

### DETAILED INSIGHTS AT YOUR FINGERTIPS

The Sold Inventory Dashboard gives you a complete breakdown of the key metrics that help review your recon and inventory acquisition results. . You'll be able to view:

- ▶ # of Cars Sold
- ▶ Warranty Total
- ▶ Policy Total
- ▶ Customer Pay Total
- ▶ Recon Total
- ▶ Total Fees
- ▶ Average Parts Cost
- ▶ Average Labor Cost
- ▶ Average Sublet Parts
- ▶ Average Sublet Labor
- ▶ Average Labor Hours
- ▶ Average Recon
- ▶ Average TIV (Trade-In Value)
- ▶ Average Write-Down
- ▶ Average PAC
- ▶ Average Purchase Price

These data points are displayed for any **store(s), location(s), and time frame** you select — providing a complete and customizable view of sold inventory performance.

### PUTTING DATA TO WORK

With this dashboard, users can now access a single source of truth for sold vehicle data, streamlining analysis and decision-making across the organization. It's designed to make it easier than ever to track trends, identify opportunities, and optimize profitability at every level.

You can find the **Sold Inventory Dashboard** in **Looker** under the Inventory Reports Dashboards.

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# BYRIDER IN THE NEWS!

**BYRIDER IS INVESTING IN THREE ENHANCEMENTS TO ITS FRANCHISEE SOFTWARE TO MODERNIZE AND STRENGTHEN ITS PLATFORM.**

## WHAT BYRIDER IS DOING

- ▶ Byrider is upgrading its proprietary “Discover” software platform, which supports dealership operations across vehicle acquisition, reconditioning, sales, underwriting, service, collections, and accounting.
- ▶ The upgrade will include:
  1. **Enhanced user experience** — a modern, more intuitive interface to streamline workflows, speed employee onboarding, and boost engagement.
  2. **Future-ready architecture** — a standardized framework to make it easier to innovate, scale, and integrate with third-party systems.
  3. **Elevated customer experience** — more efficient processes, faster responses, smoother deal structures, and an improved customer journey.
- ▶ Byrider has engaged Clean Slate Technology Group to help with the large-scale modernization effort.

## OTHER RELATED DEVELOPMENTS

- ▶ Byrider is also planning to relocate to a new corporate headquarters (referred to internally as the “Franchise Support Center”) by year’s end, which will offer more resources and collaborative space to support franchisees.
- ▶ The CEO, Mike Onda, describes the modernization as a “transformative leap forward” aimed at helping franchisees become more efficient, competitive, and ready to scale.



<https://www.autoremarketing.com/bhph/byrider-investing-in-3-franchisee-software-enhancements/>

# BYRIDER IN THE NEWS!

## BYRIDER BOWLING GREEN TO HOST COMMUNITY TRUNK-OR-TREAT EVENT

- ▶ Byrider in Bowling Green (KY109), Kentucky, is hosting a **community trunk-or-treat event on Thursday, October 30** from **5:30 to 7:30 p.m.**
- ▶ The event is free and open to families from Bowling Green and surrounding areas.
- ▶ Attendees can expect **decorated trunks filled with candy, games for kids, prizes,** and other festive activities.
- ▶ Children are **encouraged to wear costumes.**
- ▶ The location is Byrider Bowling Green, at **2210 Russellville Road.**

## BYRIDER'S INVOLVEMENT

- ▶ Byrider is the **organizer and host** of the trunk-or-treat event.
- ▶ The event itself is physically held on Byrider's premises (their location in Bowling Green).
- ▶ Byrider is taking on the community-engagement and sponsorship role by facilitating the event, providing the space, and presumably coordinating the "decorated trunks, games, candy, prizes," etc.



<https://www.wnky.com/byrider-bowling-green-to-host-community-trunk-or-treat-event/>

# TRAIN-THE-TRAINER RECAP

## COLLECTIONS KPI TRAINING RECAP

### DRIVING PERFORMANCE THROUGH SMART METRICS

In October, teams completed a **Collections KPI Training** focused on improving collection results through better use of key metrics.

### KEY HIGHLIGHTS

- ▶ **Advancement:** Measures % of customers charged off vs. originated. Use the Advancement Board to connect underwriting and early collection performance.
- ▶ **Portfolio Balance & Growth:** Tracks active accounts and total receivables. Aim for steady growth while keeping charge-offs low.
- ▶ **Delinquency (1+ & 30+):** Early delinquencies predict charge-offs. Act fast, communicate clearly, and escalate when needed.
- ▶ **% of Portfolio Collected:** Core cash flow indicator. Focus on consistent follow-up, Auto Pay setup, and managing declines early.
- ▶ **Bad Debt Recovery:** Every recovered dollar reduces losses. Stay persistent and leverage external recovery partners.
- ▶ **Cash on Cash:** Measures return on receivables. Align pricing, deal structure, and collection discipline for maximum profit.
- ▶ **Loss Severity & Charge-Off %:** Shows loss cost and credit quality. Target charge-offs under 1.1% and reinforce buying and recon discipline.
- ▶ **Static Pool Loss Rate:** Long-term indicator of credit and underwriting effectiveness. Use results to refine credit criteria.

### TAKEAWAY

"Every KPI tells a story. Measure accurately, coach proactively, and act quickly to strengthen collections and profitability."

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# MAJOR MILESTONES (ANNIVERSARIES)

## CONGRATULATIONS ON 15 YEARS!



- ▶ OH148 - Canton - 2/4/2010  
- Chris McPhie & Greg Barrett

## CONGRATULATIONS ON 10 YEARS!



- ▶ FL163 - Pensacola - 10/2/2015  
- Steve Locklear



- ▶ AZ109 - Tucson - 10/20/2015  
- Steve Walden

## CONGRATULATIONS ON 5 YEARS!



- ▶ MI116 - Wyoming - 10/12/2020  
- Jamie Marsh & Jeff Chevalier

# TOP PERFORMERS

## TOP SALES LOCATIONS - SEPTEMBER 2025

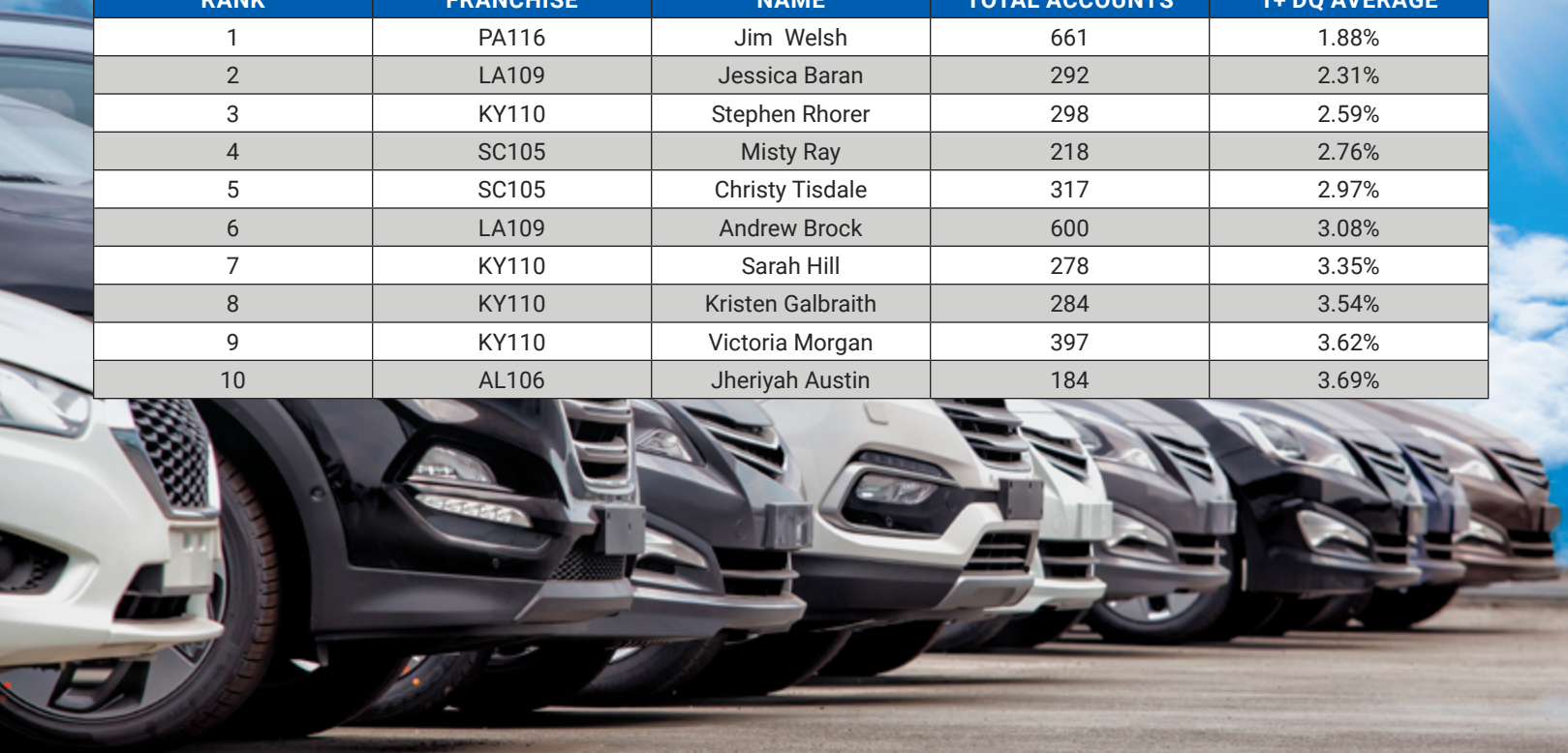
| RANK | FRANCHISE | LOCATION | CITY                 | NET SALES |
|------|-----------|----------|----------------------|-----------|
| 1    | OH159     | PA124    | Monroeville, PA      | 64        |
| 2    | OH159     | OH160    | Columbus, OH         | 44        |
| 3    | OH159     | OH159    | Dayton, OH           | 37        |
| 3    | IN116     | IN116H   | Evansville, IN       | 37        |
| 5    | FL118     | FL139    | Jacksonville, FL     | 36        |
| 5    | IL115     | IL121    | Glendale Heights, IL | 36        |
| 7    | OH159     | OH161    | Boardman, OH         | 35        |
| 7    | IA109     | IA110    | Des Moines, IA       | 35        |
| 9    | OH159     | PA125    | Pittsburgh, PA       | 33        |
| 9    | OH130     | OH148    | Canton, OH           | 33        |

## TOP SALES ASSOCIATES - SEPTEMBER 2025

| RANK | FRANCHISE | LOCATION | NAME                | SALES |
|------|-----------|----------|---------------------|-------|
| 1    | IL115     | IL133    | Dusty Kaster        | 40    |
| 2    | OH159     | OH159    | Deangelo Card       | 38    |
| 3    | OH159     | OH161    | Jeremiah Vega       | 33.5  |
| 4    | OH159     | PA125    | Troy Newton         | 31    |
| 5    | TX118     | TX118    | Amadou Kane         | 29    |
| 6    | IL115     | IL121    | Richard Belanich    | 28.5  |
| 7    | WI114     | WI114    | Vincent VandenAvond | 28    |
| 8    | IN116     | IN116    | Brandon Wallace     | 26    |
| 8    | AR103     | IN127    | Pressley Burton     | 26    |
| 8    | IA109     | IA110    | Jeff Adams          | 26    |

## TOP COLLECTORS - SEPTEMBER 2025

| RANK | FRANCHISE | NAME              | TOTAL ACCOUNTS | 1+ DQ AVERAGE |
|------|-----------|-------------------|----------------|---------------|
| 1    | PA116     | Jim Welsh         | 661            | 1.88%         |
| 2    | LA109     | Jessica Baran     | 292            | 2.31%         |
| 3    | KY110     | Stephen Rhorer    | 298            | 2.59%         |
| 4    | SC105     | Misty Ray         | 218            | 2.76%         |
| 5    | SC105     | Christy Tisdale   | 317            | 2.97%         |
| 6    | LA109     | Andrew Brock      | 600            | 3.08%         |
| 7    | KY110     | Sarah Hill        | 278            | 3.35%         |
| 8    | KY110     | Kristen Galbraith | 284            | 3.54%         |
| 9    | KY110     | Victoria Morgan   | 397            | 3.62%         |
| 10   | AL106     | Jheriyah Austin   | 184            | 3.69%         |



# ASSOCIATE SPOTLIGHT

## DONNA RANSOM—COMPLIANCE SPECIALIST

Donna Ransom began her career with Byrider 28 years ago at a franchise location, starting as a cashier before advancing into accounting and payroll. Throughout her tenure, she played an integral role in the organization's growth, helping expand operations from a single store to six successful locations.

Following the sale of those stores to corporate, Donna transitioned into a compliance role, where she continues to make significant contributions. In addition to her compliance responsibilities, she oversees the preparation of agency complaint responses and has completed her **CDIA certification**, enabling her to manage credit bureau disputes on behalf of the franchise community.

Outside of work, Donna enjoys watching football, scary movies, and British crime dramas. She's also an avid player of the online game Whiteout Survival. Each Halloween, she embraces her love for the season by dressing up in spooky costumes to entertain the neighborhood kids. Recently, she's developed a growing interest in documentaries—so if you have any great recommendations, she'd love to hear from you!



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## UPCOMING EVENTS



# CONVENTION

**THE WESTIN KIERLAND RESORT & SPA**  
SCOTTSDALE, AZ. NOVEMBER 6TH - 8TH, 2025

### ► **SAVE THE DATE: BYRIDER ANNUAL CONVENTION**

► November 6th-8th, 2025 | The Westin Kierland Resort & Spa, Scottsdale, AZ

Registration for the 2025 Annual Convention is now OPEN! It's time to Saddle up for Success at the Westin Kierland Resort & Spa in Scottsdale, AZ. Bring your team and join us November 6-8th to participate in workshops and round table discussions, connect with, and learn about, our preferred vendor partners and network with others inside our franchise body. Use the link below to register by Monday, October 6th! We look forward to seeing you all in Scottsdale!



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# VENDOR OF THE MONTH

## ARE YOU A PARTNER OR JUST ANOTHER NUMBER TO YOUR AGENCY?

Are you tired of marketing reports filled with vanity metrics like clicks and impressions? Are you concerned your “agency” is more focused on how much you spend than how well you do? It’s time to shift your focus to the only metric that matters: profitable sales.

**At Go2Morrow**, we’re not your typical agency; we are a 100% outcome-focused partner. Our goal is to deliver the highest number of gross sales at the lowest possible cost per sale.

### WHAT YOU’LL GET:

- ▶ More qualified, high-intent leads
- ▶ A consistent, data-driven strategy you can trust
- ▶ A team that works like an extension of your store



### HOW WE PARTNER WITH YOU

Our approach is successful because we make the customer journey the center of your strategy. This ensures you are in the right place, at the right time, with the right message to capture in-market buyers.

Critically, our fees aren’t tied to how much you spend on media. This means you can be 100% confident that our counsel is always focused on one thing: ensuring you only invest in the channels that drive your sales performance.

- ▶ We’re not agency wonks, we’re experienced operators and marketing experts. We know what it means to be accountable for results, that’s why we are laser focused on delivering results that matter.
- ▶ Ongoing Optimization: This is not “set-it-and-forget-it.” We are focused on your results every day, constantly refining your campaigns.
- ▶ Targeted Approach: We target high-intent individuals actively looking for what you offer, including customers visiting your competitors’ lots.
- ▶ Data-Driven Strategy: We leverage data from your Google Ads, CRM, and analytics to eliminate wasted spend and understand who is converting and when.
- ▶ Conversion-Focused Experience: We create a seamless experience from the ad to your website, proven to drive higher conversion rates.
- ▶ Full Transparency: You receive weekly detailed performance reviews and a daily tracker for spend, results, and ROI. You will always know exactly how your marketing is performing.

**READY TO GROW YOUR BUSINESS WITH A REAL PARTNER? IF YOU’RE READY TO STOP WASTING MONEY ON INEFFECTIVE MARKETING AND START DRIVING PROFITABLE SALES, LET’S TALK.**

# IT UPDATE

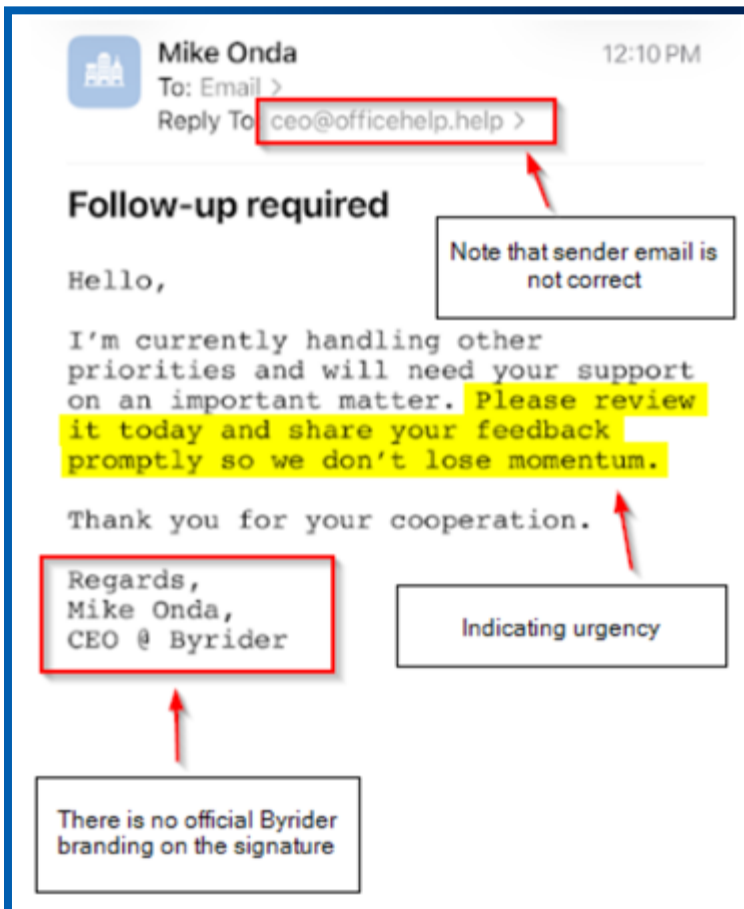
## CYBERSECURITY AWARENESS MONTH

**October is Cybersecurity Awareness Month**, a time to highlight the importance of staying vigilant and practicing smart security habits every day.

Email remains one of the most common ways cyber attackers try to get into our systems. Phishing messages can look legitimate, often mimicking trusted brands, coworkers, or leadership. One careless click can expose sensitive data or compromise accounts.

This month, take a moment before opening attachments or clicking links.

- ▶ Verify the sender's address
- ▶ Watch for subtle misspellings or grammatical errors
- ▶ Be wary of requests for personal information
- ▶ Emails tagged as "external"
- ▶ Report any suspicious emails



**\*\*\*REMEMBER; IF SOMETHING FEELS “OFF,” IT PROBABLY IS. STAYING ALERT IN YOUR INBOX HELPS PROTECT YOU, YOUR TEAM, AND OUR ENTIRE ORGANIZATION!**

You completed Foundations of Data Science!

External

Inbox x



Coursera <no-reply@t.mail.coursera.org>  
to me ▼

Unsubscribe

# COMPLIANCE UPDATE

## PREVENTING IDENTITY THEFT



The Address Discrepancy Rule plays a crucial role in preventing identity theft and ensuring the integrity of consumer credit records. For CNAC, understanding and implementing the rule is both a compliance requirement and a risk mitigation strategy.

**What is the Address Discrepancy Rule?** The Address Discrepancy Rule was issued by federal banking regulators and the Federal Trade Commission (FTC). It requires users of consumer credit reports—like CNAC—to take specific actions when they receive a notice of address discrepancy from a credit bureau.

This happens when the address a consumer provides during an application does not match the address in the credit reporting agency's records

**How it applies to CNAC** - When a customer applies for a car loan, CNAC pulls a credit report to evaluate the applicant's financial history. If the address submitted on the application doesn't match what the credit bureau has on file, CNAC receives an address discrepancy notice.

**Initial Evaluation of the Address Discrepancy Notice** - When we receive an address discrepancy notice from a consumer reporting agency, CNAC should compare information in the consumer report we received from the consumer reporting agency with other information that:

- 1. We obtained and used to verify the customer's identity (for example, a copy of a driver's license used by the customer);**
- 2. We maintain in our own records (such as credit applications, proof of residency, or other customer account records); and**
- 3. We might have obtained from third-party sources (such as a published telephone or address directory).**

We should also verify information directly with our customer based on the consumer report we received from the consumer reporting agency. The goal is to confirm that the individual is who they claim to be before credit is extended.

**Confirming Address With Consumer Reporting Agencies** - After we evaluate a consumer's address against an address discrepancy notice from a consumer reporting agency, we may also be required to notify the consumer reporting agency when we have reasonably confirmed that the address we used for a consumer is accurate. We should provide the consumer reporting agency with our confirmed address for a consumer in cases where:

- 1. We can form a reasonable belief that the consumer report relates to the consumer for whom we requested the report;**
- 2. We are establishing or have already established a continuing relationship with the consumer; AND**
- 3. We regularly and in the ordinary course of business furnish information to the consumer reporting agency that provided the address discrepancy notice.**

# RECRUITING UPDATE

## THE DOWNSIDES OF A LONG RECRUITMENT PROCESS—AND HOW TO SPEED UP HIRING

Hiring the right person is never easy—and waiting too long to decide can mean losing great talent to competitors. Many managers hesitate after a bad hire or hold out for the “perfect” candidate, but in today’s tight labor market, speed matters more than ever.

Recent Robert Half surveys show 93% of managers say hiring takes longer than two years ago, while 66% of employees report burnout from heavier workloads. With 92% of employers struggling to find skilled professionals, moving quickly is crucial.

### WHAT SLOWS HIRING DOWN

- ▶ Lack of alignment: All decision-makers should agree on the role’s duties, salary, and structure before posting.
- ▶ Inefficient screening: Slow resume reviews and too many early steps can bog things down.
- ▶ Too many interviews: Excessive rounds frustrate candidates and signal indecision.
- ▶ Bureaucratic delays: Long approval chains and rigid policies often cost you top talent.

### THE RISKS OF A LONG HIRING PROCESS

A drawn-out process doesn’t just lose candidates—it hurts your team. According to Robert Half research, the top effects include:

- ▶ Employee burnout (42%)
- ▶ Missed deadlines and opportunities (34%)
- ▶ Delayed projects (39%)
- ▶ Reduced morale (31%)
- ▶ Lower productivity (37%)
- ▶ Lost revenue (23%)
- ▶ Higher turnover (36%)

### 5 WAYS TO STREAMLINE YOUR HIRING

1. **Write focused job descriptions.** Clear, specific listings attract better-qualified applicants.
2. **Set a hiring timeline.** Define deadlines for reviews, interviews, and decisions—and stick to them.
3. **Simplify interviews.** Combine meetings when possible and limit rounds to essential decision-makers.
4. **Communicate clearly.** Keep candidates informed and engaged with timely updates.
5. **Make offers quickly.** Have internal approval ready so you can extend offers fast and confidently.

Hiring doesn’t have to be slow or stressful. With better planning, clear communication, and faster decision-making, you can avoid delays, keep morale high, and secure top talent before your competitors do.

<https://www.roberthalf.com/us/en/insights/management-tips/how-a-long-recruitment-process-can-hurt-you>