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## **ITR Management Objectives™** **Preparing for the Future**

- 1. Budget for the rise...do you have enough....**
- 2. Invest in customer market research to reduce price sensitivity**
- 3. Make sure your training and retention programs are top notch**
- 4. Marketing and advertising spending increasingly effective**
- 5. Drive efficiencies with technology**
- 6. Expand credit offerings to garner market share**
- 7. Take advantage of still-low interest rates**