

CASE STUDY: KITTLE'S FURNITURE®

# Versatile Credit Helps Furniture Retailer Become More Productive

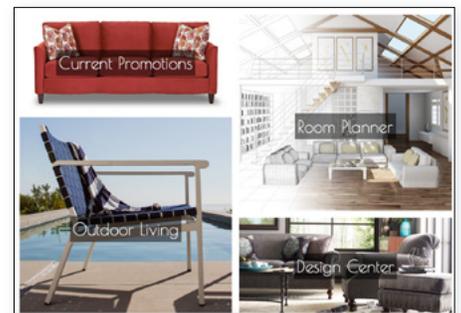
## THE CHALLENGE

**Kittle's Furniture** is a Top 100 industry retailer, operating 13 stores in Indiana and Ohio. For decades, customer finance required a lengthy paper-based process involving sales associates and back office personnel. Kittle's executives wanted a more convenient process for customers, while limiting—or eliminating—time spent by store employees.

Privacy was critical, as credit-seeking customers risking the embarrassment of a decline often forego the process. Speed was also vital, as many customers want immediate credit for needed or desired merchandise.

## REQUIREMENTS

- *Create a private, quick finance process to attract customers*
- *Find a way to increase credit approvals*
- *Remove store personnel from the credit process, allowing them to assist more customers or handle other duties*



**Kittle's**  
FURNITURE

*Family owned and operated since 1932, Kittle's Furniture is one of America's leading furniture and bedding companies. More than just another store, Kittle's is recognized as a "Top Workplace," was awarded National Furniture Retailer of the Year in 2012/2013 and is one of the leading fundraisers for the Alzheimer's Association in the country, having helped raise and contribute well over \$250,000 to date. For more information visit [www.kittles.com](http://www.kittles.com).*

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### THE SOLUTION

Desktop, touch-screen kiosks from Versatile Credit provide customers the opportunity to privately enter credit information to share with lenders over a secure Internet connection. Applications take only a couple of minutes to complete and approvals are received in seconds. Those declined by Kittle's prime lender can "cascade" to secondary and even no-credit-required options. The result is more approved credit—and more sales.

The system lets customers know immediately how much they have to spend. Sales associates can direct them to merchandise within their price range. And store staff is out of the credit process. Also, the kiosks do not store or print customer data, eliminating the need for retailers to keep or dispose of sensitive customer information.

### THE RESULTS

The Versatile Credit system is now in all 13 Kittle's Furniture stores. Customers have enjoyed the privacy the system offers, the speed of financing decisions and multiple opportunities to obtain financing. Kittle's has further enhanced customer privacy by fitting the kiosks with modesty panels on three sides.

The cascade feature means nearly all Kittle's customers have a credit option. Sales associates and back office personnel are more productive assisting other customers or handling other store duties. When the kiosks aren't in use Kittle's displays pictures of new merchandise, promotions or other in-store messages aimed at increasing sales.



*"The Versatile Credit system has made our entire store team more productive. Credit applications are now a painless process. It's been a homerun for Kittle's."*

**Eric Easter**

CHIEF EXECUTIVE OFFICER  
Kittle's Furniture

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