A loan deal at the IBM Credit Corporation is processed as follows:

**Step 1:** A salesperson calls in with a proposed deal. The call is taken by one of a half dozen receptionists sitting around a conference table. Whoever receives the call logs it and writes the details on a piece of paper. A clerk then carries the paper to a second person, who initiates the next step in the process.

**Step 2:** The computer specialist enters the data into a computer system and checks the client’s credit history. This person then writes the details on a piece of paper and carries the paper, along with the original documentation, to a loan officer.

**Step 3:** The loan officer modifies the standard IBM loan agreement for the customer. Details of the modified loan agreement, along with the other documentation, are then sent to an interest expert.

**Step 4:** The interest expert determines the appropriate interest rate for the loan using an information system. Then, the interest expert writes a quote letter and sends it back to the salesperson via overnight mail.

Redesign the IBM Credit Processing process. Specify what type of information technology that you would use to do so.