



## *Goshen on Marketing*

**FIND A NEED AND FILL IT;  
LOCATE A PROBLEM AND SOLVE IT;  
AND SUCCESS WILL FOLLOW**

Every computer manufacturer boasts that it has the best system, while the computer industry spends hundreds of hours each year training sales people so they can outpace their competition. Companies spend so much time grooming their sales people to react to competitors that they overlook multiple markets in which to move their product.

When I left college, I found a job as a salesperson with a local business machines company. After I had been there a few weeks, I noticed a large desktop computer sitting on the back of the service department's shelf. I asked the owner of the company what the unit did, and received a response of "Nothing, except cost me money." He had sent three salespeople to New York to be trained on the system—all three returned and quit shortly afterward.

Since I was somewhat inquisitive, I took the unit home and began to read the instruction book. I discovered that this particular unit had been created primarily for the engineering community to compute difficult mathematic formulas.

A few weeks later, I was in my local bank applying for a loan for a new automobile. While I was waiting for the bank officer to determine my monthly payments and total interest, I watched him manipulate numbers for several minutes as he tried to arrive at the correct amount. He was using an interest book that required him to turn from one table to another to compute the correct amount of interest to be charged.

It took about fifteen minutes to complete the loan, and as I left the bank I asked permission to borrow the loan rate book. Not only did I program that entire rate book into the computer, but also the program I created allowed the bank to charge an additional fifteen days' interest thus adding \$25 to \$35 to each loan. The program also calculated the amount of interest, the total of the note, and the total amount of insurance needed in less than one minute rather than fifteen minutes. Then I asked the question, "What company would like to have a bank for a customer?" After a few weeks of research, I discovered that insurance companies wanted an inroad into banks so the banks would sell their insurance products. So I went to a leading insurance company and presented my system, showing how if they would purchase computers for the banks, in turn the banks would write their insurance exclusively.

Over a three year period, I sold 130 banks, 100 automobile dealerships, and multiple finance companies, not a computer, but a solution to a problem. I was a regular guest of the Oklahoma Bankers Association, and I would become know as the expert in installment lending.

What product or service do you currently employ that is being overlooked because you are focused on the bells and whistles of that product or service rather than how your product or service can satisfy the needs and problems of people?

**As a member of the National Speakers Association, Bob has been invited to corporations and organizations to speak on the subjects of Marketing and Leadership. For additional information on Bob Goshen go to [www.bobgoshen.com](http://www.bobgoshen.com) or email [gotobob@cox.net](mailto:gotobob@cox.net). Office phone 918-298-1616.**

