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James Robert Lay:

Greetings and hello. I am James Robert Lay. Welcome to the 131st episode of the Banking on Digital Growth podcast. Today's episode is part of the Exponential Insight series and I'm excited to welcome Brittany Hodak to the show. Brittany is the chief experience officer at Experience.com where they believe, well, experience is everything. Now, Brittany is also an international keynote speaker and Entrepreneur calls her an expert at creating loyal fans for your brand because she is widely regarded as the go-to source on creating, and more importantly, retaining superfans.

James Robert Lay:

It is that point of superfans which is what I'm looking forward to exploring together with you, the dear listener today, because it is superfans that can massively help you maximize your financial brand or your fintech's future digital growth potential. Welcome to the show, Brittany. It is so good to have you on today. Looking forward to the conversation because we're already having a lot of fun.

Brittany Hodak:

Yeah. Thank you. I'm so excited to be here and thrilled that we're recording now.

James Robert Lay:

Yes. It took a while to get our schedules between just kids and family. But before we dive into superfans, I'm just curious, to start off on a positive note, what is one thing that you're excited about personally, professionally? It's always your pick.

Brittany Hodak:

Right now, I'm so excited about a brand new keynote that I've been working on for Experience.com. I've been working on our thought leadership around the entire idea of experience management and I'm really stoked about that right now.

James Robert Lay:

That's something that we'll probably come back to here in a moment. One of the things that caught my eye was just your own positioning, and it's something that you've been thinking about, even writing about, is this idea of a superfan. I think words have power, and more importantly than that, defining what this is. So, what is a superfan from your worldview?

Brittany Hodak:

The simplest way that I could explain a superfan is a customer who creates more customers. It's somebody who loves what you do, who will be back, and who tells their friends to come check you out as well too. Whether you are talking about somebody in the world of sports or music or banking or mortgage, it's somebody who says, "I identify with that and I'm going to become an advocate for it because all of the people around me in my life who I love should have this good thing in their life too."

James Robert Lay:

A customer who creates more customer, which is in fact the most trusted marketing channel on planet Earth, is that referral from someone that you already like, know, and trust. We're shortening that cycle in another consumers buying journey that happens in their mind. This is why I think this conversation is so critically important because it really fits into the R of what we call the BANCER Strategy Circle. BANCER is an acronym, B-A-N-C-E-R.

James Robert Lay:

Build an audience with data, attract leads with personalized offers, nurture those leads with content and automation, convert them for loans and deposits, expand relationships by delighting accounts, and then the R, repeat the process with ratings, with reviews, and with referrals. So, I really like where just this is going to go today. You recently shared on LinkedIn... And really just about an hour ago, but it caught my eye. You shared that you learned a lot about customer experience from your dad, who you said was better than... just taking care of people, better than anyone that you've ever met.

James Robert Lay:

And he helped you fall in love with CX before you even knew what CX, customer experience, was, and just about everything else that you've learned on this side, customer experience, customer service, customer loyalty has come from your favorite adopted uncle, Shep Hyken. I'm curious, can you expand further into how these two minds helped to shape both your personal perspective as well as the expertise that you've gained on CX?

Brittany Hodak:

Yeah, absolutely. Well, thank you for asking. I don't get to talk about my dad a lot, but my dad was my hero. He was awesome. His name was Jody and he was so loved by everyone. When I was a kid, my dad managed a restaurant, a Long John Silver's Express restaurant, and I always loved going in and sitting in the booth and coloring or whatever it was I was doing and seeing how much my dad loved every employee at his restaurant.

Brittany Hodak:

It was a lot of kids, it was a lot of teenagers and young adults, and he was so invested in all of those employees. He knew so many customers by name. And I loved that, as a kid to see everybody loves my dad, and I thought he had this big, cool, important job. Then when I was probably like 11 or 12, my dad started working at a car dealership. He was a sales guy for a while and he loved all the customers so much and everybody just wanted to work with him that he became the customer service manager, which I don't think the dealership had that job before my dad.

Brittany Hodak:

So, he worked for the next, gosh, probably like 20 years at car dealerships. I remember as a teenager, I would go in and I would hang out with him on the weekend. A couple summers, I worked there earning money as a kid and I loved all of the customer loyalty and retention stuff that he was doing. I thought it was so cool he had this little printer in his office where he would print the free oil change cards for people, and if you bought a car, you could get free oil changes for life. That was one of the big marketing things. I was like, "Wow! That's so cool. But why do you do that? Isn't it expensive?"

Brittany Hodak:

My dad was like, "No, it's not." And he explained to me like the lifetime value of a customer and getting them to come back again and again and they're more likely to buy their next car there and their car is going to be in better shape because they've done a great job of keeping up with everything and so when

you buy it to resell it. So, just learning about all these things. I remember also he would... this is probably like 20 years ago, but there was a recipe card, like postcard service that he subscribed to.

Brittany Hodak:

Every time somebody bought a car, they would give them this really nice recipe card box that had some recipe cards in it. There were like postcard size. And he would say, "Keep this and every month you're going to get a new recipe," and they would always be seasonally correct. So, it was like some fun dessert for 4th of July or a barbecue for football season. I was like, "I don't understand this. What does this have to do with selling cars? Why are you doing this?"

Brittany Hodak:

He said, "Well, in addition to hearing from their salesperson once a month," because there was the little scanned note to the buyer from whoever their sales person was, he was like, "When somebody moves, we get it back. It comes returned to us as non-deliverable, so we constantly have all of the addresses after our customers move." And I was like, "What a cool thing to do!" So, just little things like that, and then obviously seeing how my dad would drop anything to help a customer.

Brittany Hodak:

I remember he would go pick people up in the middle of the night because their car died or they locked themselves out of their car or whatever. So, before I really knew what customer experience even was, I had this amazing example of what it looked like to really serve your customer regardless of what industry you're in. Then my Uncle Shep, as I call him, Shep Hyken has been a hero of mine for years because I've been reading his books for decades. I think it was probably in the '90s when he published his first book that I read.

Brittany Hodak:

And all through college, I was like, "Wow! This guy is such a customer service guru and I love everything he's saying about loyalty and retention." I had the opportunity to meet him earlier this year. And I'm kind of fan girl... Not kind of, I'm like superfan girls, and basically I was like, "You're going to be my uncle now. I love you. You're amazing." So, I've sort of made him be friends with me, but it's working out well. Like I said, he's accepted the adopted uncle role and it's good.

James Robert Lay:

I love it. I love the story. A couple of things that I just picked up on. Number one, very practical for the dear listener... you're in bank marketing, in sales, and service, is the recipe card box. Let's say you're an MLO, your mortgage, right? Someone buys a home, you give them a recipe card box, and then you mail a recipe to them every month. It's how you continue to build that relationship, because I think in the digital world, what so many people are concerned of is to making the intangible experience of digital, making it tangible.

James Robert Lay:

It's through these different touch points, these physical, tangible touch points, that we can keep coming back and getting into their homes, literally all the way down to getting into their kitchen, and it's just a friendly reminder that we're here to help guide you along your journey. So, I like that, number one. Then number two, you mentioned that your dad loved employees. He loved his employees. I'm curious to get your take on this because this is probably been my biggest aha moment observation coming out of... or really navigating through this COVID experience that we've all been journeying on together.

James Robert Lay:

When I wrote Banking on Digital Growth, I talked about two experiences. It was a formulaic approach to growth. DX plus HX equals growth. Digital experience plus the human experience will lead to growth. You can't have one without the other. They have to compliment. But looking back at COVID, there's another experience that we must consider, which is EX, the employee experience. You touched on this with your dad here. I would say how and why must EX be at the root of really the larger picture here, which is CX?

Brittany Hodak:

Yeah. I'll answer the why first. The why is because superfandom is a two-way street. If you want somebody to be a superfan of you, you've got to be a superfan of them. You've got to show them that you care about them as a person. What we're seeing right now with employees, with this great resignation, as they're calling it, people don't feel that love. They don't feel like their employee cares about them as much as they care about that company.

Brittany Hodak:

If you want to deliver amazing customer experience, you've got to have employees who buy into what you're doing, because any person in your organization has the power to be not only the first, but maybe the last impression that your brand is going to make on that prospect or customer or maybe a former loyal customer who had a terrible experience, and because of that one experience goes to one of your competitors. That's really the why, is because employees are not going to deliver a better experience to your customers than they're getting from their leadership.

Brittany Hodak:

The how, I'm so glad you asked, the how is by having a really strong VOE, or Voice of Employee program. You've got to listen to your employees. You've got to have a real plan for collecting their feedback, not just once a year, not just twice a year when you do sentiment studies, but in real time. You've got to allow them to co-create the culture of your company. You've got to make sure they're aligned with your mission and your vision and your values and these things aren't just on posters in the boardroom walls or cheesy Zoom backgrounds. They have to be embodied by your employees.

James Robert Lay:

I like that point of co-creation because, what a prime opportunity to truly engage the internal team who will be a part of experience, whether that be in person or digitally. That's why the opportunity is to rewrite that formulaic approach. Now, we lead with EX. EX plus HX plus DX will lead to growth because a positive employee experience will lead to a positive human experience that can be delivered through obviously positive digital experience.

James Robert Lay:

But when you think about this idea of what's happening in banking, you have people who have built their entire career around the physical world of brick and mortar, code has been a forcing function into what the future could look like, that's made people a little bit scared and timid. When you think about everything that you've seen from the CX side over the last 12 to 18 months, what have been the trends that you've just noted at a macro level that the dear listener might need to be paying attention to as then we look forward ahead to the future?

Brittany Hodak:

I think one trend is businesses really waking up to the importance of this issue. This isn't something that can be priority number seven. This has to be priority number one. I think the other thing, especially in the financial world, is the reality that the long-form operational survey is dead, right? If you are asking

your customers to do a 20-question survey, you already lost, right? That's not the world we live in anymore. It's not 1997. People don't want to sit down and take 20 minutes to tell you about an experience.

Brittany Hodak:

People also don't want to take a short survey and then have nothing come out of it. They don't want to feel like it was all for nothing. I think one of the problems both with CX and EX is that companies look for feedback from the employee or the customer to make the journey of the next employee or the next customer a little bit better. While that is important, you're assuming that there's this altruistic nature of the employee or customer and that they should take this customer survey just to help you, or they should give you their feedback as an employee just to help you get better.

Brittany Hodak:

Again, as I said before, superfandom is a two-way street. So, it's your responsibility as somebody who's asking for feedback to have a real plan in place to not just fix something that went wrong with whoever took that survey and told you, but to do it in very close to real time. So, you've got to have complaint resolution workflows, you've got to escalate things in real time to people who have the power to fix them, because otherwise, it's more insulting than if you had never asked at all.

Brittany Hodak:

To ask your employees or your customers what they thought and then not follow up with them based on the feedback they give you is more insulting than if you just hadn't asked what they thought in the first place.

James Robert Lay:

Well, because I mean, at that point, one of the bigger words that's been floating around in the space is empathy. If you ask for feedback, but then you fail to take action on it, I think it's why. Where's that roadblock? Is that an internal operation? Is it that we were doing this just for the sake of checking something off the list? I think this is the opportunity to make CX, and back to this point here, EX, a real part of the growth strategy model.

James Robert Lay:

As you were talking through before, reflecting on just your dad's story and his experience around experience, one of the things you touched on was marketing and sales and service. I think that's sometimes where things get a little bit siloed because historically, we viewed them as almost independent roles, independent areas of functionality. But when you think and you rise up and look at the CX level, it's not just marketing, it's not just sales, it's not just service. We do a lot of digital secret shopping studies for financial brands.

James Robert Lay:

One of the things that we find is the experience that they have when someone visits your website for that very first time and they're considering maybe it's a mortgage or an auto loan or a credit card or a checking account or something, a small business product, that experience that they see really impacts how they feel. Then that's going to get then transitioned down into the sales experience and then into the service experience. How do we empower really I think leadership teams, marketing teams, sales teams, service teams, to rise up beyond the siloed nature of those three functions and look at the greater picture here.

Brittany Hodak:

I love this question and I am so glad you asked. The answer is you have to have not just a leader at the top, but your entire C-suite aligned around the idea that CX is important to every department. The metrics that you're getting from CX and EX have to be shared, they cannot be siloed. I think that's one of the real challenges that some of these more established brands have when they've got executives that are used to things operating in silos, because that's how they've done it for years and years or decades and decades.

Brittany Hodak:

And the reality is, that is the past, that is not the future, and if you are not willing to change, you will lose. You have to adapt because never once in history has a customer said, "Oh, that was the marketing department. Sorry, my bad. All right. I'm glad that you're the service department and now it's different." Or never once has somebody said, "Oh, I'm sorry that was the dev team. Okay, my bad, I forgot there's silos. This is a different team, so that's not going to affect what I think about you anymore."

Brittany Hodak:

There is no delineation, no difference to a customer. A brand is a brand is a brand and every employee is a representative of that brand. So, you have to break down those silos because for customers, there is no delineation between digital and physical, between pre-sale and post-sale. It's all the experience. I like to say experience is everything and everything is experience. Every single thing is part of that totality of the experience. And that's why you can't have silos, because if you do, you're going to lose customers.

James Robert Lay:

When I think about the banking space, and it was one of the reasons that in Banking on Digital Growth we defined what experience is, and I'd love to get your take on this, it's well-defined systems and processes that have been, number one, strategically thought out, number two, applied, but most importantly, number three, continuously optimized resulting in one of two things, either a positive or a negative emotion.

James Robert Lay:

It's this idea of optimization in the banking space that I feel it's a blue ocean for those that can commit coming back to your point about EX and CX and taking that data in real time and making these optimizations. I'm curious though, what holds financial brands back from really leveraging this? What's that roadblock that they need to overcome, that hurdle that they have to cross here?

Brittany Hodak:

I would say, one, is just a lack of customer centricity. To make any decision without having a customer representative at that table, whether that's a chief customer officer or a chief experience officer or somebody who talks to customers on a very regular basis, that's when you can go wrong, because you have a bunch of people making decisions who not only aren't the customer, but aren't talking to the customer on a very regular basis. So, it's easy to say, "Oh, this isn't a big deal," without talking to the people who are actually out there representing your brand, talking to customers all the time.

Brittany Hodak:

As one example, when I moved about... gosh, I guess has been probably five years ago now, from New York to Tennessee, I had to get a new bank because my bank that I loved that was in New York, it didn't have any branches in Tennessee at the time. So, I went and I was like, "I need my personal bank account and I need a business bank account for my LLC." So, I opened an account with the bank that I won't

name, but they were half a mile from my house and I was like, "Okay, they've got locations everywhere, they seem to have a decent reputation online."

Brittany Hodak:

And I knew somebody, I had like a second degree LinkedIn connection that was a VP of the bank, and I was like, "Okay, cool." I realized after I opened both of my accounts, I was trying to deposit a check and I was like, "There's something wrong with the app. I must have the wrong app or something. There's no option for mobile deposit." I called and I was like, "I'm trying to deposit this check and I can't," and they said, "Oh, that's on our roadmap for a couple of years from now." And this was in like 2019 that this happened. I was like, "What do you mean it's on your roadmap? It's 2019. You want me to drive to the bank with this check and hand it to a person like it's the 1970s? What?"

James Robert Lay:

It's interesting. It's interesting to hear you go through that story because it's on your roadmap that I think that's where there's a knowledge gap, a perception gap of what's going on in the "real world", because how does the experience of other brands i.e., the experience I have with Amazon or with Zappos or with Apple, how does that experience then set an expectation for how other digital experiences should be almost as a benchmark? We see the same thing with fintech even, right?

James Robert Lay:

So, how do we close that gap of expectation because I can tell you, particularly when I think about my wife, failed expectations lead to frustration? What can we do to maybe make it hurt a little bit less and make it feel more positive?

Brittany Hodak:

Yeah. That's such a great point that you make because the expectations that we have are benchmarked against those big brands. It never in a million years would have occurred to me to say, "Do you have mobile check deposit?" Because I thought, "Of course you have mobile check deposit. It's not the '80s." I never in a thousand years would have asked that question. So, yes, customers get expectations not just from you and not just from your direct competitors, but from everyone else in the world. So, it's not just I'm comparing you to the best banking experience I've ever had-

James Robert Lay:

Correct.

Brittany Hodak:

... it's, well, if Domino's can tell me where my pizza is before it's even at my house, why are you telling me that you can't track something? Why are you telling me that this thing tracks a week? It's like the first time you take your kid to a hockey game and they sit on the glass, they're not going to react the same way when you go to another game and you're in the cheap seats, because they're like, "Wait, I thought we sat on the glass. I know glass seats are a thing and that is the experience that I now want because I know it exists." Customers are the same way. Once they have a taste of that good life, that's what they expect from everybody, not just people in that space.

James Robert Lay:

That's fantastic. Once an experienced benchmark has been set, it's very hard for the mind to roll back into what life was like before. If you go back to what things were before, it doesn't... I'm going to use a... coming back to... It doesn't taste as good as it did before. One of the things that I've seen you write

about is the Uber experience and your perspective here. What is one thing that financial brands can learn from just looking at what Uber has done from an experiential perspective?

Brittany Hodak:

I think personalization and customization, so the idea that not all 50,000 customers that you're going to email in this blast want the same thing. Cater to your customers, cater to where you know they're at in their lives and what they might want next. Don't just sort of say as a blanket, "This is how many new credit card people we're going to enroll this month, so we're going to blast everyone we have." Be intentional about the messages that you send. We all are on email blasts from retailers who are just like, "I'm going to send a million emails and blanket cover and maybe I'll hit somebody." Don't do that.

Brittany Hodak:

Nobody in the world has ever been excited to see an email that didn't have content relevant to them in their inbox. It's so easy to get information on your customers. It's so easy to ask them what they want and then to actually listen and give them the content that they need. So, by doing that, by delivering the digital experiences that are actually helpful to your customers and only showing up when you have something relevant to them or that you feel is a very strong likelihood that's going to be relevant to them, that's how you create trust.

Brittany Hodak:

That's how you have that two-way street of superfandom that they can develop because you say, "I care about you as a person, not just you as an account number."

James Robert Lay:

That comes back to one of the big lessons that we teach, is put people at the center of all of your thinking, all of your doing. We call it human-centered growth, very similar like human-centered design. I'm curious, when looking out at the future, what are the biggest areas of opportunity that financial brands can either create or capture? You mentioned before Domino's and the pizza tracker. If Domino's can tell you where your pizza is in the process, and I know this, we know this from the research that we've done through digital secret shopping studies, mortgage for example, right?

James Robert Lay:

I apply for a mortgage, where am I in that process? Because that experience, you mentioned moving from New York down to... Getting a mortgage has a lot of like uncertainty. So, if Domino's can do this, I'm very hopeful that financial brands can do the same thing because it would increase... Just letting people know where they are in the process. Very quick win. But from your mind, from your perspective, what are some of the greatest opportunities available for financial brands to either create, capture, or further to capitalize on as we move forward over the next... let's just say 12 months?

Brittany Hodak:

I think what you just said is so key because I see this a lot with... especially in the mortgage space, but financial brands. They almost don't want to let the customer know what the whole journey looks like because they're afraid people will bail out, right?

James Robert Lay:

Yep.

Brittany Hodak:

So instead of saying, "Here are the 17 steps," it's always, "Oh, we're almost there. Oh, we're almost there." So, what you end up doing is, yes, maybe somebody feels like they're far enough along that they're going to stay, but they end up having a terrible experience because it's so much more work than they had been led to believe, or it's so much harder. So, when you keep moving the goalposts for people, when you keep having them think that they're in the red zone and then you're like, "Oh, just one more thing. Just one more thing. Just one more thing," what ends up happening is they have a terrible taste in their mouth and it's a bad experience.

Brittany Hodak:

And that's why you see so much turnover, especially in the mortgage space and with financial institutions, because people are like, "Oh, that was awful. I never want to do it again," because what they think was, "Oh, that person that I worked with must be incompetent," or worse, "They were being deceptive. They lied to me. They led me to believe this was going to be easier, quicker, more pain-free than it actually was.

Brittany Hodak:

So, I am a huge believer that if you build in that transparency, if you say, "Here's exactly what your experience is going to be," not only do you reduce the uncertainty and therefore the stress on the customer, but anybody that does go with another provider because they think your way is too hard, you will more than make up for in LTV by keeping those customers who are going to come back again and again, because they appreciate the transparency, they appreciate you educating them about the process.

Brittany Hodak:

Especially when you're talking about mortgages, but I think to a lesser extent the first time somebody gets an auto loan or in any kind of big loan, they don't know what they don't know. People forget that their customers aren't an expert at these things, and so, skipping the steps, not letting people know exactly what's going to be expected of them and exactly what's going to happen in return leads to a lot of that friction that then results in that breakage of people being like, "Well, that was terrible. I'm never going to use this institution again." If you think about the LTV of somebody who's going to buy a bunch of houses and have a bunch of accounts, that's a huge mistake.

James Robert Lay:

I'm going to build up on that fact because we've just done some recent research for a client around this particular perspective. Number one, we have found that for financial brands, and even mortgage lenders, that put the process of what the buying journey looks like, step one, step two, step three, and literally spell it out, those websites tend to score higher when doing digital secret shopping studies. If you do a comparative of a before and after, there's an increase actually not only in lift of positive feelings and emotions, but directly correlated to that, conversions.

James Robert Lay:

But back to this point on the mortgage side, just some points for the dear listener, the average borrower purchases 11 mortgages in their lifetime. 56% of loan officers do not respond to online inquiries. Just get that for a moment. Why would you not? You have someone in the pipe, call them back. And here's why you should call them back. 92% of borrowers buy from one of the first two lenders they speak with. So, speed is key. Then number three, number three is, back to your point about LTV, lenders only retain 18% of their customer base.

James Robert Lay:

I think the questions are, why? What can we do to bridge those gaps? Brittany, this has been such a fantastic converse, a lot of practical things of a financial brand. I want to get even more practical here at the end. Something financial brands, fintechs, can do on two sides of the coin, two sides of the equation. One, on the EX side of things, what's one thing that they can do to make progress on just optimizing their EX, their employee experience, as they continue forward along the digital journey? And it could be something very, very small too.

Brittany Hodak:

Well, I would say, if you don't have the what I like to call experience architecture for your company figured out, I mean, you can just email me, it's brittany@experience.com, and I'll shoot you a copy of what we use that's very platform agnostic. But it's all about creating what you need to not just attract the right people, but then to align them around what your brand is all about, enable them with everything they need to be successful, and then empower them to actually act on your behalf as an experience architect. So, there's four components to that EX part.

Brittany Hodak:

Making sure that you have a VOE, or Voice of Employee program, that you're on a very regular basis figuring out what the pulse is because you never want to be the last to know when your best people are thinking about going somewhere else. If you're only talking to them at a performance review once a year, what's going to happen between March when something really bothered them and August to where you sit down and ask them about it? How many jobs have they applied for? How much money have you lost in lost productivity because they no longer feel engaged?

James Robert Lay:

On engagement.

Brittany Hodak:

So, you've got to have a consistent VOE program.

James Robert Lay:

I love that idea of the VOE because you hear a lot about VOC, voice of customer, but now we can bring that more internally. And here's my prediction. I think EX will continue to grow in strategic importance over the next three to five years because we're going to realize how critical the feelings and the emotions of our internal team members are and how those feelings and emotions then get amplified externally to impact positively or negatively the CX. And on that point, let's hop over there, getting really practical, what is one thing, something small, that financial brands can really commit to take to move forward along optimizing their CX experiences?

Brittany Hodak:

I would say, look at the entire customer journey, look at the moments that matter, and ask yourself, are there gaps where there is an opportunity to get real insight into the way your customers are feeling that can allow you to improve their journey in the moment? Not a year from now, not six months from now, not 60 days from now. What are the questions that you can ask along the way in the moment to get real time CX to make impactful changes? You just said that 18% of borrowers go back to their lenders, what's going wrong with the other 82%? Do you even know? Are you even asking the customers?

Brittany Hodak:

If so, are you looking at the data and making the changes that you need to affect real change? Look at the entire customer journey, and if you don't know where things are going wrong, then you really need a VOC program. You really need to start thinking about the questions to ask at the times to change those outcomes.

James Robert Lay:

And if I was to build upon that thought, it's you build this experience review into your operational model so that it's not a one-time activity, but it's something that is done continuously, maybe it's once a quarter, maybe for example you pick a product line. We're going to start with mortgage and we're going to benchmark mortgage, we're going to test mortgage, and then we're going to come back and we're going to re-apply the hypothesis and what did we learn from that?

James Robert Lay:

But to do so requires the ability to create space and time to escape the doing of work to then move into the review, to learn from the review process and reflection, and then to think about those key insights and then apply them to the next iteration. It's something that I see as a major operational opportunity for financial brands as they continue forward to maximize their future digital growth potential.

James Robert Lay:

Brittany, great conversation. If someone wants to continue the discussion that we started today... Which by the way reach out to Brittany for that experience architecture that she was talking about. She gave me a sneak peek of it. I'm excited. I even understand it. And if I can understand something, that's a really good place to be, because I'm all about simplifying complexity. But when you simplify the complex, it's actually not a so simple journey. So, well done on that. How can someone connect with you, get that resource, or just tell you how low and continue to learn from you as you... You're sharing so much good stuff around CX and now even EX.

Brittany Hodak:

Well, thank you. You can find me @brittanyhodak on pretty much any social platform. As I said before, my email address is just brittany@experience.com. I don't think the marketing team loves it when I come up with URLs on the fly for them, but I'm going to do it because I didn't promise that playbook. So, let's make it experience.com/playbook, and I'll have my team make that super awesome between now and when this airs. So, you can go to experience.com/playbook and download that experience architecture framework that I was talking to you about.

James Robert Lay:

There it is, experience.com/playbook. Grab a copy. Brittany, thank you so much for joining me on another episode of Banking on Digital Growth. It's been a lot of fun.

Brittany Hodak:

Yes, this has been so much fun. Thank you for having me.

James Robert Lay:

As always, and until next time, be well, do good, and make your bed.