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James Robert Lay :

Greetings and hello. I am James Robert Lay and welcome to the 159th episode of the Banking on Digital Growth podcast. Today's episode is part of the New Starts Now series, and I'm excited to welcome back my friend, Jeffrey Kindle, to the show. Jeffrey is the Chairman and CEO at NYMBUS, helping financial brands delight their members and customers with best in class digital banking solutions. Jeffrey, welcome to the show. It is so good to have you back on today.

Jeffrey Kendall:

It is always great to talk to you, always such a fun time for me, and really, really looking forward to it. Thanks, James.

James Robert Lay :

We've already been having fun before we hit record. We should probably just should have just hit record and just started talking because it is a conversation today. Before we get into looking at where we've been as an industry over the, we'll call it, the last couple of years to start the decade to where we can go maybe over the next three to get us kind of that halfway point. I always want to start off on a positive note. What's good for you personally, professionally, to start the year here?

Jeffrey Kendall:

Yeah, well, we're getting ready as a company to close out the fiscal year and it's been a fantastic year for growth for us. So we're hugely appreciative to the financial services industry, our partners, our friends, our supporters in the industry, most importantly our customers, and then also our team. But we've had tremendous growth and that translates into, when we grow it's because our customers are growing, and that's the most important thing.

James Robert Lay :

Well, I'm excited. I'm excited for the growth. I'm excited for all the progress that you've made together as a team, as an organization collaborating with so many in helping and really leveraging the human side of this. Because at the end of the day, it's all about people. It's just the technology is facilitating new opportunities.

James Robert Lay :

And speaking about technology, I want to hop into the Deloreans of our minds. I want to go back in time for a bit, two years, kind of this start of this decade. And honestly, I feel like the production team should probably play some Back to the Future theme music as a transition. Speaking of, do you know when Back to the Future came out? Some quick trivia?

Jeffrey Kendall:

I going to say 1985.

James Robert Lay :

Man ...

Jeffrey Kendall:  
'84, '85.

James Robert Lay :  
'85. So it's coming up, because that'll be our horizon line for the conversation, 2025. Back to the Future's approaching 40 years, and it's hard to believe. I mean, 1985 was a great year for 80s movies. The Goonies came out that year, Breakfast Club, Teen Wolf. I mean, seriously, it was a big year for the 80s movies, for sure.

Jeffrey Kendall:  
I remember being a kid in the theater going to see Back to the Future for the very first time. I remember Back to the Future came out and it was also, if I recall correctly, when the U2 Rattle and Hum promo came out for that movie. That was the preview playing at the Back to the Future movie, which is wild.

James Robert Lay :  
What's wild is my kids, we just turned them on to Back to the Future and they're loving it. This past Halloween, my oldest, Ludwig, he was Marty McFly. He had the red vest and everything thing going on. He bought a Lego DeLorean that he wanted to build. So he's all into this whole Back to the Future theme.

James Robert Lay :  
With that context in mind, going back in time to 2020 and looking back to this point today, what do you feel have been the biggest wins for financial brands to start this new decade when it comes to maximizing their digital growth? What success stories have you heard here?

Jeffrey Kendall:  
I think the biggest thing is probably just the willingness of leadership teams at financial institutions to increase the bets that they're putting on digital. It's funny because I hear people talking about like, "Oh, COVID really highlighted the need for digital." And I'm like, "Well, everybody kind of knew that was where it was. There was no secret that everything was going digital before that." It's not like everybody just woke up in an aha moment. But what it did do is it freed up a lot of investment and it freed up the ability to get resources and the ability to really make the sort of financial commitments that banks need to advance here. And I think you're seeing the benefits of that now that people are starting to roll out some of those things that they invested in are now coming into production, and it's pretty interesting to see.

James Robert Lay :  
It was having the courage to maybe plant some seeds early on, take care of those seeds, water them, nurture, and now they're starting to produce some fruit. If you could think back maybe just for yourself and maybe what you've heard from others too, what have been some of the greatest lessons that have been learned along the way? What can we take from the experience? Because I think experience can often be one of the greatest teachers of us all.

Jeffrey Kendall:  
Yeah, I think for me, it comes down to people really understanding what the customer journey is in digital and understanding how different episodes in how people become a new customer of a bank or a credit union is sort of where I think what got the most focus. So people started investing, account opening, onboarding, sort of that initial, how do I draw people in, how do I bring them in? Because there were a lot of new loans that needed to be distributed. Mortgages are at an all time high so that the focus

and the attention on those products that were maybe less efficient digitally sort of got the initial attention, and I think you're starting to see the roll out of that.

James Robert Lay :

Yeah, and I think we'll continue to see some growth there, both what I would call pre-conversion as well as post-conversion, because we could spend all this time and effort and energy acquiring new accounts, but then we also must be mindful on the retention side to make sure that it's not almost like a net zero. We're actually retaining, growing that share of wallet, building that relationship. If you could go back into your mind knowing what you know now and where we've been over the last couple of years, it's December of 2020. What would you do differently knowing what you know now, if you could do it again?

Jeffrey Kendall:

Well, aside from keeping my portfolio heavily vested in the right stocks, it totally surprised everybody. For me, I don't know that there's anything I do differently. Honestly I think that what we did was it sort of allowed people to change their focus and shift their focus on maybe how we work. And I'll take it a little bit away from what goes on with just banks or fin techs or companies like that. But I think what I'm most impressed that's come out of the past two years has been, people are really thinking about what it means to have work life balance, what it means to work in a different way. And I think that's a very powerful trend in thinking about we can work remote. We can be productive remotely. I think that's going to carry forward into the next 10 years, and it would've never happened without an accelerant like what we've seen over the past two years. So I think that's been the biggest driver. And then people working remotely, I think gives you more courage to keep investing in digital, because when you're living it every day as a customer and as a consumer, it makes more sense and drives people to the best. So that I think is probably the biggest long term effect that we'll see out of what's happened.

James Robert Lay :

It's interesting you bring up the idea of work life balance. I was just doing some writing about this for a financial brand that I'm coaching. And one of the things I was more speaking towards was work life integration. It's almost like previously we would have the work self and then the at home personal self. But now we've almost been able to blend both of them together and that opens up new opportunities for growth. What are you seeing from more of a talent play and maybe a talent pool for financial brands to look beyond just say the quote unquote local market for talent, and really it expands nationally and maybe even internationally. Where might there be some opportunities to look to acquire talent in just different ways?

Jeffrey Kendall:

Well, it's interesting. So I put on the NYMBUS journey roughly 12, 14 months ago. And when I came in, we had 150 staff and now we've grown to, I think today we're at 480, 490 folks. And that growth of adding over 300 people in 12 months, I don't think it would've been possible had we not been in the middle of this quote unquote great resignation. I think the ability to go acquire, train, and onboard new people has been really, really accelerated and we benefited from that during the pandemic because people were reexamining their options. People were rethinking about what it means to, do I want to go back to the office? Do I want to work? So for us, it was a huge benefit because adding that many people in a short amount of time is no small feat.

Jeffrey Kendall:

And so for us, the way that we looked at it is we weren't worried about our people leaving. We were sort of, how do we take advantage of all these people reexamining that? But I think there's a lot of companies who maybe haven't caught up to the new culture shift of where people are going that are going to

continue to lose talent. I would recommend change your policies for your remote work strategy and make sure you really understand what it's going to take to make your business thrive. And then if you can go more remote, take advantage of that and use that as a retention tool and an attraction tool for new talent.

James Robert Lay :

Something that I'm seeing from financial brands that I've been coaching over the last 12 months specifically, they've started to shift that focus. There's one organization in particular in their marketing department, they've literally turned over the entire marketing department. And now what they're doing is they're looking for talent beyond just the local market to where remote is an option. I'm like, "Well, yes, because you've got so many more who's that can be the how to the problems that you have." And you almost get an exponentiality out of that. We're speaking a little bit about not just work life balance, work life integration, the new world of collaboration. If you look back over the past couple of years, any surprising trends or patterns that maybe made you just stop, pause and say, "Hmm that's interesting. I never really thought about that before."

Jeffrey Kendall:

You know, in terms of surprising, it's surprising me how many business leaders are sort of saying that people have to come back to the office or that there's this big push to come back to the office. I was actually having a conversation with a candidate to join our company yesterday. And my point of view on this is CEOs and C-level executives need to be really thoughtful about what that policy is. Because if they start pushing that you have to come back into the ... now there's customer facing roles, there's just some things that have to be done in person. But if it can be done remotely in you're insisting on from an in person perspective, I think what you're signaling out to your company is that you don't trust them. And I think what you're signaling is saying like, "Hey, I saw that you could be really, really productive during the pandemic and we could grow and there were ways to get through this new way of working. But ultimately at the end of the day, I still want to know that you're here, that you're working, that you're doing those things."

Jeffrey Kendall:

And some people will claim that the benefit is really collaboration, but really we find lots of ways to collaborate when we're still remote. I think it's an excuse. And if I was joining a new company and there was somebody insisting on being in person, I'd be like, "You don't have your business together if it requires you being in person."

James Robert Lay :

I remember on a podcast, maybe it was six months ago, I started to speak against this idea as things started to quote unquote, go back, people started to go back in person, how there is almost even a quote unquote hidden cost, if you will, of going in person. Because now you have all of the interruptions, the phone calls, the people walking in, and it's almost like the pendulum swung one way, now it's starting to swing back the other way. I think we'll find something here in the middle. But great point about trust. And it's something that would be my aha moment coming out of this whole experience and really just this learning is the EX, the employee experience will have a direct impact on the human experience that can be delivered through a digital experience. In 2019, I wrote DX plus HX equals growth. Digital experience plus the human experience. But then I saw specifically 2020, 2021, how important the EX is going to be, because change is really starting to pick up. And COVID, I think was a preview of some of the massive changes and transformations we're going to experience. What's your take on that of just positive employee experience and how that impacts almost every other area of the organization?

Jeffrey Kendall:

Well I think it's brought to the forefront this concept of when does our work life end and when does our personal life begin? And I like the idea that you're going towards it. It's really about how does it integrate and how does it blend? Because there's not a separation anymore. We don't work nine to five anymore. Even if you're in a nine to five job, I mean, we're still checking emails, we're taking calls, we're doing stuff some people late into the evening and weekends. And what I think I'm sort of happy about is that people have sort of woken up and going like, "Wait a minute, do I really need to work 80 hour weeks?"

Jeffrey Kendall:

And I love this concept of people coming back and going, "Hold on, we're not going to glorify this workaholic perspective that's been rewarded for the past 50 years." You can still be productive, but not have to be completely dedicated to your work life. That's not who you are. And I really try to tell my team, it's like, "Hey, we love this company. We love what we're doing. We love our customers. But this is not who we are. Don't tie your identity to who your job is," and that sort of thing. "You need to have more broader personal satisfaction than just what you're doing at work."

Jeffrey Kendall:

And I think that coming out in society, I think even there was a new law proposed or passed in Portugal, making it illegal for companies to email their employees off hours. Now I think that's a plan fraught with ... how do you manage that? That might not be possible. And sometimes I want to be at nine o'clock at night emailing because maybe I didn't go to work till noon. That's okay. Let me be flexible with my hours and I'll do that. But it just means that the world is waking up going, "Hold on the way that we work and what we expect out of ourselves needs to change."

James Robert Lay :

Yeah, it's a great point. I even think about my own personal habits here. Like my brain does not turn on until 11 o'clock at night. It just just doesn't. I get my, honestly, my best deepest thinking work done between probably the hours of 11 and two, 11 to three. And I know it's weird. That's just how my mind works. It's always worked that way. And I used to have a lot of guilt from it, but then that's just who I am. That's how my brain works. And actually started going back and looking at Thomas Edison. He kind of had this weird work pattern of just these off, odd hours. And so I just literally build my day around that. But back to your point of email, little personal hack here is I actually use schedule to send. So I might reply, but so that someone's like, "What's this weirdo doing at 2:30 in the morning replying to emails?" I'll just schedule to send out at 8, 8:30 the next morning. Because it is, it is that flexibility to allow us to work within our own kind of what I call unique growth ability, in our own unique space. Because we're all individuals here working collectively and collaboratively towards something better. But I like your point that we need that idea of balance.

Jeffrey Kendall:

Well, I like the idea, you just brought up this idea of a hack. One of the things that I found really successful is if you tell your teams like, "Hey, I might send you an email or a text on the weekend. I don't expect a response. I'm doing it because it's top of my mind right now. But if I send it, I don't want you to stress out that, 'Hey, I owe Jeffrey your response right at that time.'" And I also, as a leader, I'm trying to be better about using things like schedule to send. Because it's not fair to someone to, if Larry on my team is getting emails from me at 10 o'clock on a Saturday, even if I tell them like, "Hey, don't worry about it. I don't want a response." It's still sends off that ping in our brain of, "Uh oh, I got something else I got to take care of." So I try to be better about that, but I also just try to be really open with our teams about what the expectation is and responding.

James Robert Lay :

I've gotten super extreme on this front personally. Once again, I think you, you lead by example on this. And so I took email off my phone. I took social media off my phone. I took the internet browser off my phone. And so essentially I have a dumb, smart phone because a lot of it was just my own personal behaviors, and I'll even go ahead and say it, addictions, if you will. And so I had to change my environment to work for me. Now every now and then I'll go and steal Dalina's phone and hop on and might Google something. But it has been a forcing function that has kept me honest because otherwise I'll just fall back into these old patterns and old behaviors. Which is what I was saying going back six months ago, once we start going back to the way things were before, I have a feeling that it's easy to slip back into this, what I call the cave of complacency, that level of comfort, where it creates a pseudo sense of security, but in reality, it's a very dangerous place to be.

James Robert Lay :

If we look out into the future now, let's just say over the next three years to get us to that 40 year anniversary of Back to the Future, 2025, looking from 2025 back to 2022, what do you feel are the biggest opportunities available for financial brands, maybe even fin techs collaboratively here, to create, to capture? What would those be?

Jeffrey Kendall:

Yeah, I think that everything's going to, no surprise on this answer, banks and credit unions are going to wake up to how they use digital to acquire new customers and sell new products. And that is, everybody has talked about that for years, but I think from the vendor community, from the technical community, what has dominated has been self-service tools. So if you go back to 2010 to 2020, everybody talked about mobile, mobile, mobile. But mobile was really check your balances, pay a bill. It was transacting. It was doing John Jenkins who's president of QSO coined this term I think one time I love using it. It's doing your financial chores. That was what digital was about. It was just, I just got to get stuff done. And now because of the pandemic, we'd started talking about digital onboarding, digital acquisition, client acquisition and growing the footprint.

Jeffrey Kendall:

And I think the next wave is going to be even more exciting about how do we deliver new products and services that are digital through those channels that banks can actually monetize? So it's going, we're working with a number of digital focused brands that yes, they have a debit card. Yes, they have deposits. Yes, they have lending, those sorts of things. But you're starting to see people going, "You know what? We should provide that niche group of small businesses with advisory services. What if we could charge \$10 per month for access to a CFO for small businesses that somebody who knows how to deal with complex tax questions and you can phone a friend when you have a question?" Those are the services that banks and credit unions actually are starting to have opportunities of saying, "Here's a new product or service. It's not traditionally what we would think of as a regulated product from a bank or a credit union, but it helps the lives of the consumer they're trying to and create stickier relationships." I think for the next three to seven years, that's going to be the focus in where the people who do digital right and win will be focused on those things.

James Robert Lay :

I was just having this conversation with a CFO yesterday because of this whole interchange and what Ally has done and what Cap One is doing. And it's almost kind of putting some downward pressure on some credit unions. They looked at like 80% of their revenue has the potential to just disappear because it's that idea of non-interest income coming from NSF's. And I'm like, well back to your point, this idea of

advisory. Charge for that. It's an expertise that we bring. And I almost think it's like we fail to realize the value that that expertise can bring to provide clarity, to provide even what I would say is hope. It's interesting, even Wells Fargo, almost Wells Fargo I feel like they stole from Banking on Digital Growth this idea that people need help and hope. They had a whole positioning campaign to end 2021 around that. But hope alone is just one part of the equation. Then there's also the helping side of that as well. On the idea of hope I'm curious, what are you just most hopeful about when you look out at the macro level here at a large scale over the next three years to get us to 2025?

Jeffrey Kendall:

For me, I'd really like to see this debate of fin techs are they friend or foes. I'm getting tired of that debate.

James Robert Lay :

You and me both.

Jeffrey Kendall:

I think people who ... number one, the people who start those debates are the vendor community. Let's be honest. It's the media and vendor community. It's not within the banks themselves. But I think there's an opportunity here for banks to stop being afraid of external factors and to start embracing how they can take advantage of them. And that's just a mindset. If I see something that's changing the way that my consumers behave, don't panic and be like, "Oh my gosh, we need to step up this or shut down branches." It's like, "Look inside. Why is that changing? What's going on that's making people behave in this different way?" And then take advantage and say, "How can I help?"

James Robert Lay :

Yes.

Jeffrey Kendall:

That's the way to draft off of a dynamic change going on in the market. And I think we just tend not to, as people, not just bankers or whatever, that's probably any industry, but the innovative mindset says, "How do I leverage it versus fight against it?"

James Robert Lay :

It's that idea what I would say is, you kind of mentioned the human behavior, but maybe bringing more anthropology, psychology, sociology into the mix of these conversations because that's the core essence of it all. I know that there are some financial brands who are bringing CBOs, Chief Behavioral Officers into the mix to really facilitate some of this internally. What about dangers, things just to be aware of? I think you mentioned the tired fin tech friend or foe. That's so last decade. Let's look real practically at dangers. What are the dangers that we need to be aware of that could cause some issues, heartburn, heartache?

Jeffrey Kendall:

Well, this is going to be a super unpopular opinion, but I would say for the banking community, understand what your strategy is around crypto and currency in that way. And I don't mean understand that everyone needs a strategy. Everyone doesn't need a crypto strategy. And I think everybody, there's a lot of vendor activity in the market saying every bank needs to offer crypto. I think what we're seeing right now is if you're a community banker or credit union, think this through. Do you really want your members putting their assets and their wealth into crypto if they don't understand it or aren't in a financial position to take the swings of a very volatile investment vehicle?



James Robert Lay :  
Yes.

Jeffrey Kendall:

And I am very much a free market, I believe in letting the free market do what it does. But I think it's irresponsible of us to go out and have this position of everybody should be in Bitcoin. No, they shouldn't. You know what? Last week told us no they should not. Because some people can't take a 20% swing in their net worth. And if you don't have much money and you're putting it into Bitcoin with the hopes of getting rich quick. Because it's a bet, it's gambling, don't be confused. Then I think you as a credit union or bank are probably facilitating some behavior that's probably not good for your customers. And I don't know how it's going to win. I'm not somebody who's going to bet against crypto or bet against NFT. But you better do it responsibly and you better do it in a way that is there to assist your customers, not put them in a position where they can get into financial hurt.

James Robert Lay :

That's a great point. And once again, it comes back to putting people at the center of our thinking, the center of our doing. I even think real practically here, an opportunity would be, do we even know, does a bank or a credit even know how much is exiting from the deposit side of the balance sheet and going into something like a coin base? It's super easy to find out. Just run an analysis and see over the last 90 days, 180 days, 365 days, how much has moved from your side over into a Coinbase or any of these other crypto exchanges. It'll be really telling of what those behaviors are and then maybe offer some education around it. Because I think a lot of people are, there's a lot of hype around this. Once again, I'm not betting against it. I think we're in the early days of the internet. It's like 1994, 1995, 1996. We're going to need to fill this out, get a little bit more clarity. But we got to protect people, too, from making decisions that could end up having very negative, long term implications to their financial health, to their financial wellbeing. What do you think?

Jeffrey Kendall:

I totally agree. And this is a topic that's near and dear to my heart is that I think still financial institutions aren't really, they're not benefiting from the power of the data that they have. Number one, to your point, which is they should know. That should be something you should be able to say, "Out of the one and a half billion in deposits we had last quarter, 100 million went to Coinbase or 50 million went to Robin Hood." You should be able to have some point of view on that piece of it. And then at an individual account level, you could conceivably provide investment advice to somebody who, maybe they only have \$2,000 in their account, but they just made a thousand dollars deposit to Coinbase.

James Robert Lay :  
Oof.

Jeffrey Kendall:

Maybe send an alert and be like, "Hey, we can offer other safe investment vehicles through trying to figure out a way to maximize your money and things like that." But there was recently a new fin tech that came out that targeted a specific ethnic community with Bitcoin investing. And I really admire the idea of inclusivity and making sure that everybody is educated, but it was like this wholesale message of like, "Everybody should be in crypto." And I'm like, "No, not everybody should be in crypto. That's just flat out I believe that. You got to balance your risk with your means."

James Robert Lay :



There's a great narrative that was told a few years ago, I used to use it in workshops, basically personifies the confusion around investing. It was from Wealth Front. And it was this younger guy, he's kind of like walking through life and he has all of these messages being bombarded at him of like, it really is the ultimate confusion. It's like, "What do I do?" And I think that comes back to the more that we can simplify, the more that we can provide clarity and a path forward through all of this noise, the better off people will be getting to the other side, whatever that means to them. Because everyone's on a different journey. Everyone has different goals and aspirations. I even think, I don't know, maybe that's another opportunity. I know we're riffing at this point, but it's always fun just to kind of like just blue sky stuff.

James Robert Lay :

Helping people get clear about what their goals in life are to begin with in the first place. I've seen some research on the subject because we've looked into it. It's like 98% of Americans really have never set down and written out what they want their life to look like to begin with. And so if we can maybe provide not a how to buy a house workshop, but just let's just sit you down. Let's you look out three years, five years, 10 years, 15, 20 years, and start writing down what you want that future reality to look like. Maybe that could be an opportunity there. And then, hey, we're going to provide that level of coaching, that level of accountability financially to support you for whatever that could be. I don't know. What's your take?

Jeffrey Kendall:

I think it's a great idea. How many times have you sat around a boardroom and sort of talked and discussed and debated the importance of strategic plan for the company? But you need a strategic plan for your life.

James Robert Lay :

Yeah.

Jeffrey Kendall:

And actually one of my friends, he was telling me that he and his spouse did a really interesting workshop that was all around strategic planning for your marriage. We've been married five years, where do we want to be in 20 years as a married couple? What do we need to do to get there? And I thought that's a pretty clever way of thinking about being intentional about your life. And it it surprises me how many of us don't have strategic plan for our lives.

James Robert Lay :

There it is. Part of the book series, Banking On You.

Jeffrey Kendall:

I like that. That's a good one.

James Robert Lay :

I'm telling you, man, it's going to come out of this conversation. We're going to be able to look back.

Jeffrey Kendall:

I'll be right. James Robert Lake, just throw that in there.

James Robert Lay :

Three years from now, we're going to have that one. Let's get real practical. It's always so much fun riffing with you on this. Going forward, let's just say over the next 90 to 180 days, pulling it a little bit

closer, what would you recommend the next step be for a financial brand to continue to move forward, to continue to make progress along their digital growth journey? Something small that they can commit to, it's not overwhelming, but it'll give them some momentum going forward to put some wind in the sails and build their level of confidence.

Jeffrey Kendall:

For us, one of the things that we do a lot of and think it always is helpful, even if someone decides not to go forward with the project, but is doing some data analytics around what's the art of the possible in your market? Maybe some brainstorming around, are there specific segments or groups or niches of people that we can serve? And what types of products and sort services would help them out more? And whether that's identifying recently graduated students that need help with student loans or gig economy workers that want to put a down payment on a house? Just identifying some group of people and something that you could do to help them out. Doing the exercise and getting some data through partners, and that partner could be someone like you and that partner could be someone like NYMBUS Labs and what we do. But I think it's really just sort of sitting down and saying, "Hey, if I got an extra \$250,000 as a banker to go invest next year to grow, what would I bet on? What would I put it in?" Because I don't think people think about their initiatives enough like, "Hey, this is a bet that we're making and a strategic play."

James Robert Lay :

No, I agree with you on that and I think it's a really good approach. It's really practical. It's something that someone can move forward with. And it's small, it's measurable and it's meaningful. If someone wants to continue the dialogue, the discussion that we started here, because to me it like, this is where all growth begins. It just begins with dialogue. It begins with discourse. It begins with ideation. And we've got a lot of ideas that have come out from where we've been, where we're at, where we could grow next. What's the best way that someone could reach out connect with you, say hello?

Jeffrey Kendall:

Yeah, absolutely. LinkedIn is definitely the easiest way to contact me or [Jkendall@NYMBUS.com](mailto:Jkendall@NYMBUS.com). The one thing I would say is what we are trying to do is be a different type of tech provider in all of our conversations with our customers. We don't want to start with the technology. We start with, "What is it that you're trying to do? What is that roadmap? What is that growth path that you're on? What's the ambition for your bank or credit union and what do you hope to provide?" And then use technology to fill in the gaps. Not make technology an end in itself. And I really want to encourage the community out there, we're not the only people that think like that by the way, there's lots of good providers and partners in the space that can do that. But reach out to people and have a thoughtful conversation and then decide what you're going to do from a tech perspective. But don't put the other one before that.

James Robert Lay :

Well, it's really three steps. It's insights to ideation to transformation, and one informs the next. So three steps, insights lead to ideation, ideation leads to transformation and it's through transformation that leads to continued future growth. Jeffrey, this has been a lot of fun. Always, always a pleasure. Thanks for joining me on another episode of Banking on Digital Growth.

Jeffrey Kendall:

Appreciate, James Robert.

James Robert Lay :

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

