

John Oxford:

Bankers mostly think about, how can I eliminate risk and how can I eliminate expenses? Marketing is completely different. It's always a risk to put a message out there, whether it be compliance risk, reputational risk, expense risk, there's always a risk, so you're doing something that makes you vulnerable out the gate.

James Robert Lay:

Greetings and hello, I am James Robert Lay, and welcome to another episode of the Banking on Digital Growth Podcast. Today's episode is part of the Digital Growth Journey series, and I'm excited to welcome John Oxford to the show, because John has a new book, No More Next Time: Marketing in the Age of Distraction. I have this here in my hand, highly recommend you go and pick up a copy today. In addition to launching his new book, John is also the director of marketing and public relations at Renasant Bank, as well as the cohost of the marketing money podcast. Welcome to the show, John.

John Oxford:

Hey James, thanks for having me, especially with all this going on. I wish we could be in the same studio or same conference, but the Zoom thing's cool. It's the kind of the new world we're in right now.

James Robert Lay:

It really is. Let's talk about that because this post COVID-19 world that I'm calling, it really requires all of us to rethink about how we're positioning, about how we're marketing, about how we're communicating, about our financial brands and the communities that we serve. You're on the front lines doing this. I understand that for many financial brand marketing teams, sales teams, leadership teams, it's so easy to feel frustrated, it's so easy to feel overwhelmed with everything going on, but what is

John Oxford:

Well, one thing that's exciting, and it's in the name of your company and podcast, is the digital aspect of it. We've had a chance to relook at how we approach banking with traditional retail customers. Most banks now have moved to a teller ... excuse me, a drive-through only platform with, if you want to see a teller, you have to make an appointment, go inside if you need your safe deposit box or something like that. What an opportunity to re-look at your website, re-look at your app, re-look at the interactions you have over digital. I think it's kind of fast-forwarded banks. There's always an event about every 10 years or so that fast forwards banking. Remember 9/11, we got Check 21. You didn't have to have all the paperwork before.

John Oxford:

I think this is going to move us to a lot of customers and clients realizing, hey, I can do that mobile deposit. I was just slow to adopt it. I can do a Zelle payment. I was slow to adopt it. Oh, I can do a loan app over the internet. I can use DocuSign. I can do all these things that maybe I wasn't doing before, and be healthy and doing it. It took a weird route to get there, but I think COVID-19 is going to be one of those kinds of bell cows for a point when digital really became more of a priority than even it was before.

James Robert Lay:

It really is. It's that crisis, but it's from crisis we get re-invention and we get transformation, and we're going to come out on the other side to be that much better, something Jim Morris and I had talked about

on a previous podcast. Let's talk about that, that idea of re-invention, that idea of transformation. I've mentioned your book, No More Next Time: Marketing in the Age of Distraction. I get it. We're living in the age of distraction. We're living in the age of AI. It's exponential change happenings, but what do you mean specifically by no more next time?

John Oxford:

In today's consumer-centric market, you can start with the big ones, the Amazons, the online eCommerce distributors. That's now expected in banking. It's just everything, can I sign up online? Can I fund my account online? Can I transfer? Can I pay online? Can I do a loan online? Can I run my treasury services online? If you have to send friction to your customer, if there's friction in the experience, there will not be a next time anymore. If you can't get what you want right now, it's a me, me, me society, from memes to selfies, to all the vernacular this out there. If you can't get it right now, there is no more next time. If I can't get it at this place, I'm just going to click and get it somewhere else. So, you have to have your commerce, your transfer, whatever it is that you want to call it for your bank ready for now.

John Oxford:

Because if you miss it, there's not going to be a next time. If I can't get my loan here today, I'm just clicking to the next bank. I'm not driving down the street. I'm doing it from my kitchen table with my phone in my hand at midnight, if I want to. So, there's no more next time if you miss your opportunity in today's marketplace.

James Robert Lay:

That idea of no more next time, meeting people where they are, I think is more relevant now in this post COVID-19 world, you mentioned it, drive-throughs are shut down. Just like it's forcing financial brands to change our behaviors, our way of thinking, it's also forcing consumers to transform their behavior and their ways of thinking that they might not go back, and they probably won't go back because those new behaviors will be new habits, particularly when it comes to activities like banking. The experiences that people expect from a financial brand are being set by GAF, the Googles, the Amazon, the Facebook, the Apples of the world. In the opening pages of your book, you write, "You might look this book and think I've already seen a thousand marketing books, why does there need to be one more?" It's a great question.

John Oxford:

Look, it's [inaudible 00:06:08], the reader and the beholder, but I feel like there's so much traditional person, place, price, promotion, the old Ps. I said place doesn't matter anymore. Price almost doesn't matter because you can find discounts, you can find wholesales, you can find ways around things with banks, you can look at different pricing, so it almost doesn't matter because the value may be more important than the fee. Then people, if you talk about digital, the person is important as a programmer or data scientist or whatever you have, but it's not important as it used to be where you would traditionally go down, meet with someone and get your loan and get through a credit process, which credit's still important.

John Oxford:

But my point in that is that, I think we've moved to a foresee versus a four P, and mine is content, connection, conversion, and all that's wrapped in campaigns, the delivery mechanism. I think it starts with content. How are you getting the customer to pay attention? Because they're distracted and there's no more next time if they miss it. Then have you connect with them, move them to a conversion and you

wrap those in a campaign of delivery? That's what the book really goes through is the four Cs of modern marketing.

James Robert Lay:

Yeah. I love that, because that idea of the old world of price, placement, product, promotion, transforming that thinking through your four Cs model, but it comes back to the idea of meeting people where they are, creating value promoting transformations of people versus the promotion of a commoditized product. Let's actually break into one of those specific Cs, the idea of connection. Because this is a repeated pattern that I'm hearing from those that I've been interviewing for the podcast, along with the primary research that we've been doing here at the Digital Growth Institute, connection, and really human connection in this digital world is going to be more important than ever before, because we're in the banking of people. We're in the business of people. It's a human interaction. Let's talk about what you call the great eight of connection.

John Oxford:

Yeah. The great eight connection are just the steps to connect with. I guess I could open up and read it to you, but I really want to go down the point of it's mass intimacy and it's a mass communication, this intimate, because of this little tool right here. This little thing that every person probably has, and I say in my book, don't write to absolutes, but we can speak to them. Most people have one or two phones, in fact, in their family plan with four people having them, an iPad and iPhones and then Androids. So, it's created a mass intimacy market. I think you see that with a product that just rolled out last weekend in Quibi. Short form content delivery that connects because you're going to bed, I can't watch a two hour movie, but I can watch a seven minute show and absorb that before I fall asleep.

John Oxford:

I think that fits to connectivity, in that, speak to your audience, don't bring negative stereotypes into it. Be quick, be accurate and use good production value to show that you're a professional entity, and we can talk more about Quibi, because I think that is a bell cow for where maybe content is going and banks should pay attention to that. I'm going to talk about it as I make rounds. But to your point of this whole thing in the connectivity, it has to connect. It can't just be the same old handshake. I used to laugh and make fun of banks to their advertising and say, did the CFPB say you had to have a handshake in your advertising, because every bank would show a friendly person handshaking in the ad. Well, now people don't handshake anymore because of COVID-19.

John Oxford:

Do banks even have any advertising? They can put in the marketplace right now because it was all handshakes? I used to laugh at that, and now handshakes are passe, they're done with, for the time being. That would be a point of connectivity. Are you connecting with where your audience is, to your point, right now, they're not handshaking. How are you meeting them with the narrative of where they're living their life? No handshakes. They're probably not going into the bank. They're not seeing the pretty teller line with it all cleaned up. Their banking is at their kitchen table, on their laptop. It's on their phone, or it might be a phone call if they're walking through the PPP loan process with SBA. But other than that stuff, you're dead on. It is right now, right where the consumer is, and the consumer's at home.

James Robert Lay:

The consumer is at home, and that presents some challenges in a few different aspects. Let's get into the hearts and minds of people because that isolation number one, we're communal creatures. We're meant to be together and share a sense of purpose. But if I'm at home alone, I'm isolated, and I'm a home

alone isolated, I'm worrying about my financial situation, what are the opportunities for a financial brand to provide a little bit of help, to provide, even probably more so, not just help, but even hope to that person sitting at home alone, worried, stressed, frustrated?

John Oxford:

I think there's three or four things you can do. One is, we, at Renasant, produced some content where we did some ... They're like skits, but they're just short form content pieces. I joke we were doing Quibi before Quibi was the Quibi, but we did one where it was staying at home and the dog always wanted to walk and pay attention and was bugging the person. We've done one where it was about homeschooling, and it joked about how tough homeschooling is on a parent who's not used to being a teacher. So, we'd done some stuff to make you feel like, yeah, I'm part of this community and that relates to me. One is the content and the connectivity. At the end, it's not a hard brand sell, is just, hey, we're Renasant Bank. Our tagline is understanding you.

John Oxford:

We understand our consumer. We show that in our content. Then the next part is, okay, they've kind of hung on to you and your content, how do you connect while we have products, mobile checking, transfers, Zelle, all these other products, which we don't need to go through as your audience will know them, but how do you then deliver that so the customer is aware? Again, we saw a big uptick in seniors, the senior demographic calling our call center and saying, "Hey, how do I get on online banking?" They've been online. They have a computer, just due to not ... they probably had their grandson come over and hey, set up my app and I'll get to it when I can, or our son can you ... the old, helped me fix the VCR story. Well, we've seen that a lot in some of our banking, in that a newer demographic, 65 plus have really turned on to digital banking now.

John Oxford:

We have numbers to back that up. It's just interesting because they could always do it. It's just like, why take the time? I can get out and drive. I'm retired. I have the time to just do old school banking, and now it's like, oh, I can do this, and they're finding out how efficient it is and how healthy it is at the same time.

James Robert Lay:

Yeah, and that's the idea that, now that we're seeing that behavior change, new habits are being formed, odds are, it's probably not going to go back to the way that it was in the pre COVID-19 world. You're talking a little bit about these go-to market strategies, these content pieces, the short form content, one of the challenges, and you write about this in the book that, that I see with financial brand marketing teams is for far too long, they've been viewed as a cost center. Some feel like they're nothing more than a glorified in-house Kinko's or worse. I quote, and I've heard this a few times now, is that, "people think that we're just kids that play with paint and crayons." I get it.

James Robert Lay:

I get why marketing has been viewed that way historically. However, the good news for all of us is that the world has changed. Marketing can prove its value, and that's why, one of the four Cs you write about is conversion. Can you provide some perspective for a financial brand marketing team, a sales team, a leadership team about what are the types of conversions that we can track beyond just the affinity of brand recognition?

John Oxford:

Yeah, so I always say you got to start with brand though, and the reason, and then I'm going to get to your question, but I want to set it up. There's 5,000, 6,000 banks right now, if you went through credit unions, and there's probably 13,000 of us. It could be 12, it could be 14, but let's just say 13 for a number, thousand. I believe in banking, there's been some research, 70% share a common word in their name.

John Oxford:

We all first national state trust merchant farmer, something like in a direction, North South, is like, there's ... we share a name, so you've automatically de-branded yourself with a name, then throw in the ultimate commodity of banking is checking, is lending, and then it's treasury and a few other products, and then it's overly regulated by a government so you can't go out and do some of the things that FinTech may try to do, and some other stuff.

John Oxford:

So, you're set in this box, and so you're really only way out, you can't really introduce any out of the box products, because you've got a core that limits you, you've got regulations, so it's got to be brand. It's got to be. Can you do a name? Can you do a logo that stands out with a story and a narrative that sets you apart? Okay. [inaudible 00:15:00], let's take brand out of the way, move to conversion, because like you said, it's just a bunch of people with crayons trying to draw pretty pictures and say, "Oh, look at that pretty ad." But it's more than that now. It's using an MCIF or CRM to track data, and then how do you put your data into play?

John Oxford:

One way we saw is, and this is a simple one. Look at the bounce rate and the hit on your homepage, 89 to 85% to 90% of your hits are just go in there, log in. They're not looking at anything on your site. You spent all this time doing content and building all this robust, how to video, whatever. All they're doing is clicking the login, going straight to the core and doing a transaction, and getting out. That's why we started a content site, but that's how you can use data to look at conversions, because you're not converting anyone directly on your website. You need to go through, is it geo-fencing? Is it web? Is it native advertising? Is it brand? And click helps on that with online account opening processes, but you can go through ...

John Oxford:

A couple of years ago we met with a major brand and a big Amazon AWS type service. They were saying, social media won't convert anybody to a bank client. I said, I think it will. I've seen a lot of proof of that is, if you have a tracking system like social studio or the gremlins and social insurance and all these other vendors that are out there, partners that are out there in the banks, and you probably do it too, you can go through and track complaints and say, a bank has a complaint. We'll hop in right behind them and say, hey, we may be able to help you. Then they click through, and if you bring the account over, you've literally formed a conversion off a social media posts. You have to be kind of hyper active on social monitoring to do that, but that's the way you can do it. Another good conversion metric right now is look at your drive-through tellers.

John Oxford:

Because with COVID, people are just driving through versus going in, and see how many of those transactions could be moved to a digital transaction. If you see that 20% or 30% of your clients are just cashing a check in the drive through, and it's under your maximum sealing of a check to deposit, pass him a note, find out who it is, send him an email. That says, hey, do you know you could be doing this

and walk them through the step to do it, and you'll move them to be in a digital consumer. It's like you mentioned earlier, once they do it once or twice, usually they have now adopted that pattern in their banking.

James Robert Lay:

Yeah. What I'm hearing is two things. One it's the art and science of marketing colliding. It's not just the pretty pictures, but it's the data. Then being able to figure out what that means and applying that, the context of content and context. But I really liked your perspective too, about social listening, listening to those who might be in need and then coming to them with a solution saying, hey, we're here to help. Yeah, that's almost not only marketing art and science colliding, but it's like marketing and cells colliding now. So, we got all of this overlap and we're all working towards a bigger purpose, which comes back to your point, it starts with brand, the idea of purpose and why do we do what we do. How can a financial brand position around brand digitally, if we might not have the face to face interactions that we once were used to having pre-COVID-19?

John Oxford:

A lot of that is content and building really good, attractive content. You've got to get away from, and I joke about it, but the handshake and kind of the traditional wholesome whole spun. It's got to be more, what are you doing for the client? What value are you bringing? In some, it can be entertainment or infotainment or even comedy, because to your point on the social, if I see another bank, a client's having problems with another bank and they post a complaint and you come under it and you say, we would love to help you, we're Northwest SouthTrust Bank or the first ... We don't know who you are, but you come by and say, we're Renasant, we're truest, I'm just saying names that are kind of unique, and they've heard of your brand and may be seen it, so if they're in the Southeast, we hope they've heard of us.

John Oxford:

It's like, oh, I've seen that bank. You're the guys who do SEC Shorts. You're the guys that do so trio [So! triO 00:19:06], you're the guys that do dream together with the Nashville MLS Soccer team. Oh, I've heard of you. Yeah, glad you reached out. You've already built some brand awareness, or at least some brand empathy when you've touched them digitally on their complaint that you understand. Then you're trying to bring them in. I think it does start with brand, but then you have to back it up with the product. That's the digital aspect, is we can tell them we're the greatest bank in the world, and then if they get a not good experience, well then you've lost your brand promise. So, it has to be again, art and science. It's art and science. Like you said, so you said it better than I can right there.

James Robert Lay:

Using digital, to take that a little bit further, using content to really make deposits in a consumer's mental trust fund, because it's ... they might not take action at that moment in time because we know that buying a financial product is a very complex journey, it's not point A to point B. It's A to that. Z, and there's all of these little nuances that happen in between. But content, as we talk about here at the Digital Institute, content is the fuel of the digital growth engine. It's what makes all the gears turn, whether it's in social, whether it's in marketing automation, whether it's in a CRM, content is really central to everything. I think that's why I was fascinated in the book you wrote, "Marketing is ultimately vulnerability, because you're putting your message, your content out there. When you put anything out, there's feedback. A lot of folks you write are scared about marketing of the vulnerability of putting themselves out there, so not everyone is a great marketer." What do you mean by that?

John Oxford:

Well, let's think about this. You work in the financial services industry. I do as well. There's two things bankers hate, risk and expense. They like to save money, better margin. It's all about saving, not spending on the bank side, and then risk. They don't like risk. We like to know what's going on. We know our clients. There's the credit piece of it. Bankers mostly think about, how can I eliminate risk and how can I eliminate expenses? Marketing is completely different. It's always a risk to put a message out there, whether it be compliance risk, reputational risk, expense risk, there's always a risk, so you're doing something that makes you vulnerable out the gate. I've had plenty of campaigns that were completely rejected by executive management when I pitched them, and I've had plenty that have been like, this is going to be the coolest thing you've ever done.

John Oxford:

It's almost like when you hear actors talking about when they go pitch to be in a movie or something, how many times they get turned down, even the best ones before they get one. You're rejected for 400 before you land one. It's kind of way marketing is. A lot of your ideas and a lot of your creative is going to be rejected because of risk and expense. You want to make this huge ad. Well, they won't pay for it. Or you want to do something that's really cool, but is it too funny? And so your bank is more of a stodgy color marble looking bank? So, trying to be humorous, is it really in your brand narrative? Then that gets pushed aside because of a risk that maybe as a CEO thinks they don't want to do.

John Oxford:

So, it is vulnerable because you're putting yourself out there, you're taking a risk on reputation, you're taking a risk on building an audience. Look, and you're doing everything what banks do, risk and expense, because you're spending money without a sure ROI on the front end with content. Now look, you can build an ROI model, but on the front end, when you're pitching it, it's really hard to ... unless you're just kind of making it up, a true ROI, especially in just brand. Look, I'm telling you, it's vulnerable, and marketers have to be brave. I know it sounds funny, but it's like, I don't want to be demeaning towards military, but [inaudible 00:24:00] a soldier. You got to go out there and put your guns out and take your shot. A lot of times you're going to miss and a lot of times you're going to hit, but you got to be brave and you got to be willing to take some risks.

John Oxford:

I don't think banks do that enough I don't mean like crazy risks, like don't get into compliance issues and trying to mislead or anything, but you've got to get out there. Just banks were real hesitant to get out there and try to be as good at marketing and as I think when we can be.

James Robert Lay:

I've been advocating for years for financial brand marketing teams to transform beyond just the commoditized promotion or the commoditized campaign, make investments in content, even to the point to where marketing looks and acts more like a media team.

John Oxford:

There you go.

James Robert Lay:

I get the idea of risk, but here's the thing, and this is just thinking out loud, how much will it cost a financial brand if they don't find the courage to commit and take action in this post COVID-19 world? What's the risk in that?

John Oxford:

Well, I think we have to look at your exact words. I don't think you'll be a brand. I think you'll just be a random money transfer building on the corner. I think you'll be a location that people won't even think about because you won't be where they are. You won't be digital. You won't be on the phone, you won't be on the computer. You'll be a static thing. You won't be a brand. I think post-COVID, customer service is going to be an all time high, but it's a different type of customer service. The ability to meet the customer from tracking CRM, MCIF systems, automated campaigns, still, it depends on your audience. There's certain audience that, for instance, with the PPP loan program, there were certain people that wanted a banker to talk to them every day and tell them where they are in the process in their app with the SBA. There are others that wanted to just log on, type in their tax records and their payroll forms, hit send, and then just wait on an email.

John Oxford:

You really have to know which ones, but I think that's meeting the client where they want to be. I think that's where community banks can do really well, because they still have a relationship model. But if they'll invest in digital and invest in technologies in that area, I believe that's where community banks can win moving forward, is hey stay with that customer that still needs that handhold, but they can move digital. Now, your major money centers, they've gone almost all digital. We've seen it play out with SBA. We've seen it play out what's going on right now. I think it's good for them because they have such a mass amount of customers. It's almost hard for them to touch that. Small customer in a rural area. I'm not picking on big banks. They're doing it correctly with their digital aspects.

John Oxford:

But I think community banks need to adopt more of that digital aggressiveness post-COVID, because it's going to be the way they can deliver it, because now they can deliver content and they can see who's reading it. They can see who's opening it. They can tailor it towards the customer based on certain criteria. I'm telling you, post-COVID, if you're not into content, connection and conversion, and I wrote this before I even knew what corona was going to be. It just so falls into what I think the next play is going to be. Throw the four Ps out and use the three Cs delivered through campaigns. Needed four to match the four, but it's really three Cs that you need to pay attention to.

James Robert Lay:

Yeah. To come back, it's about gaining clarity into what the opportunities are. It's about building courage and commitment to move forward with a solidified strategy, and then it's about having the confidence just to take the next step and apply some of this thinking, but also transforming the conversation from ... and moving beyond a conversation, oh, we failed. We didn't get what we needed. No, it's we didn't fail. This is what we learn, and this is what we can do even better next time. Thinking about being even better next time, let's take a moment as we wrap up, and really, such a great conversation with you today, John. Appreciate all the practical knowledge and the insights. I'm a financial brand marketing team leader. I'm in sales, I'm on the leadership team of a financial brand. What is one thing that you could recommend for me to not only think about, but to find that courage to commit to do over the next 12 months in my own journey of growth?



John Oxford:

Those are different positions, but let's hit on all of them.

James Robert Lay:

Sure.

John Oxford:

I think adopting digital as a platform to deliver your brand and your message. If you're not good on camera, start blogging. If you're not good at blogging and writing, find a staff member to do it for you, ghost write for you, get up there on social media, Twitter, LinkedIn, and start engaging with these audiences, engaging for your bank, and then see if your marketing team can help you amplify that message. I've heard it said that branding is basically a promise backed up by an experience. It's a promise, so we're promising something and then when the consumer takes your promise, it has to be backed up by the experience. So, bankers need to realize, we're going to start making promises on what we can do and deliver it through digital channels.

John Oxford:

I can't tell how many bankers I've got lined up that have been at home now and have now gotten comfortable with Zoom and gotten comfortable seeing themselves on camera talking, and they're like, you know what? I want to do a little show. I want to do a little marketing minute every week. I want to do a little product updates. So, you're getting a service update and testimonials stories. I know that's as old as anything, a client testimony story, but what did you do as a bank to help your customers during COVID? Then how can you share those stories now that you've built that trust that then becomes the promise built by that experience. Again, it all come back to that, but if I was going to do one thing coming out of this, I would get on, probably LinkedIn, if not, Facebook's a little bit more like family personal, but I would adopt LinkedIn.

John Oxford:

Maybe post it on Twitter too, but really attack a lot of content on what I did, my expertise and share it with the world and engage with my marketing team to help me polish it up, quick cuts, logo, maybe some music that's copyright free or whatever, trademark free music, copyright free music. I'd go out there and I would really hit my content delivery as quickly as I could afterwards.

James Robert Lay:

Yeah. What you're [crosstalk 00:30:29].

John Oxford:

Royalty free music. I was miss misquoting myself there. Royalty free music.

James Robert Lay:

No, what you're speaking on is such a solid path forward, because really, we've moved from traditionally what, in financial services, would have been a service economy, that became the experience economy. But my prediction is that COVID-19 is forcing us to really level up and elevate ourselves into what I'm going to call the knowledge or the expertise economy, because financial services is a very complex subject matter. People's, oftentimes, have a false sense of confidence that they know what they need to do with their money, but just like any of us, if you have a health problem, you're going to call a doctor. If

you have a car problem, you're going to go see an auto mechanic. Just like if I have a money problem, I want to position my financial brand as the expert in the local marketplace.

James Robert Lay:

I liked what you said. You've got a lot of bankers who are sitting at home, they're getting comfortable using this video communication like we are right now on Zoom, but we're also getting the audio from the podcast, and just recalls a conversation I had like last week with a group of 30 financial brand leaders in a round table. They were like, "Well, what if it's not good enough?" Don't let fear hold you back.

John Oxford:

That's the whole thing right there. When we talked about fear and risk, and then you talk about that whole thing, just being vulnerable. That's what it is. If you're not, you're going to lose. I hate to say it that way, but you might have an old portfolio that you can manage until you retire that you've kind of inherited in the bank. I would say if you're a 40-ish and younger banker, and this is not today, but an experienced banker, they're going to be able to navigate this with probably their past portfolio and their experience, which again, to your point there, they're now a trusted advisor, and they're advising those clients what they can do, but they've already got the experience because they're known in the marketplace, they have a legacy portfolio, they know what they're doing.

John Oxford:

But if you're in that middle to younger demographic, digital is your platform. Look, it can be Instagram pictures of your customers holding the check they got or standing outside reopening their business. There's so many stories to be told post COVID, but to your point, you got to have that vulnerability, and look, just take it on the chin. When we started Marketing Money Podcast, I had tons of friends and we all rib each other, and I was like, "My friends are going to kill me. They're going to haze me so bad." Dude, I found out all my friends were listening to it, and they would jokingly send me texts of quotes and just silly stuff we say on the show that, this is hilarious, or I learned something today.

John Oxford:

Some of them were just like, "I didn't learn anything, but I'm listening to you because I'm your buddy." But you've got to get through, I think, a lot of the vulnerabilities of, well, somebody else is doing it. Someone else is smarter than me. Someone else knows this better. Dude, that's done with. Build your audience, go out there. Maybe you're better at delivering the message than they, if you're not as smart. Maybe they're better at delivering, but you're smarter. There's always a niche you can find in your personality to deliver this stuff, and so it's got to be content delivery on your expertise as a banker.

James Robert Lay:

I'm hearing really kind of two things as we wrap up. Number one, you talk about the under 40 leader, but I'm going to give a different perspective. My wife and I had a personal conversation recently with her aesthetician here in Houston. This woman, her name is Linda, and she has a L-skin boutique, and she's been shut down now for like four to six weeks. She's like, "I don't know how much longer I can handle this." I said, "Linda," she's 68, I said, "Linda, this is your opportunity to reinvent yourself." I said, "You have all this time on your hands, get a phone and start giving product reviews about the products that you're using with clients, tell them like, what problem this product solve, tell them why it's important to solve that problem, and then show them how to use it, and then you post that on YouTube, and then you share that with just your clients and ask them to share that with a friend."

James Robert Lay:

I said, "You do this time and time again, it's going to get easier, and easier, and easier." Here's the thing, you've been doing this yourself. Like you said, when you started the podcast, you were afraid people were going to give you a hard time, but no, people were listening because you were creating value for them. I think we used that term earlier. It's about value creation. If someone wants to connect with you, John, to continue the dialogue that we've started today, continue the conversation, what's the best way for them to connect with you?

John Oxford:

The best way is easily, just look me up on LinkedIn, or you can email me. I do have a little like general campaignmarketinghelp@gmail.com, campaignmarketinghelp@gmail.com. One last thing, I'll say this because I put it in my book, I got one of those Google texts deals, and I already have the number memorized, it's so fresh, (662) 205-6288. You can text me, and I will respond. If you want to have a conversation, if you want talk about the book, if you want to make fun of me or have me make fun of you, whatever it is, I'm game for any of that, because I think we all have to help each other right now and help each other through this. Then on the other side, we can all be peers and celebrate our success together.

James Robert Lay:

That's right, John. Hey, get book, No More Next Time: Marketing in the Age of Distraction. John, thanks again for joining me on another episode of Banking on Digital Growth.

John Oxford:

Thanks James. Appreciate you.

James Robert Lay:

Until next time, be well, do good, and wash your hands.