

Andy Janning:

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James Robert Lay:

Great. 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 exponential insight series, and I'm excited to welcome Andy Jannie to the show because Andy has been doing such good work as a storyteller for financial brands now for almost 30 years. Welcome to the show, Andy,

Andy Janning:

Thank you so much, James Roberts, it's a pleasure to be here.

James Robert Lay:

You've been in financial services 30 years, but really what I want to focus in on is the work that you've been doing as a storyteller, as a photographer, as a videographer over the last 12 months, really as a researcher and anthropologists, because you've been looking at one of the most important areas really now, more than ever before in a post COVID-19 world, and that is around the use of images, photography, video, and the stories that financial brands are telling consciously, but probably more subconsciously based upon the use of images. Let's talk about first and foremost, why this is important to even have a conversation around, because it seems so nuanced and simple, right?

Andy Janning:

Well, it should. But for me, kind of going along this path over, like you said almost the last three decades being in financial services has really become very near and dear to me. And it started about 10, 11 years ago when a mutual friend of ours, Denise Wymore was speaking at a symposium that both you and I were at, and she was talking about the plague that is stock photography and financial services. And at the time I was working for a credit union working as leading up their talent development efforts. And that really, really resonated with me because my world is primarily in the talent development world, but also a lot in the marketing world, but there's a lot of interconnection there because both areas are trying to get people's attention to try and change their behavior.

Andy Janning:

And so when Denise was talking about that, I was like, that's really interesting. It emerged a lot about the human element of financial services and visual storytelling, which I love, but with working and just life all of that, I was like okay, that's great. But when I started my business over eight years ago, when I started doing a lot of keynote presentations and talking about talent development and storytelling and human development, this element of photography and visual storytelling started creeping back in there. And I kept coming back to what Denise was saying about, we need to do a better job of visually representing who we are, not just this generic idealized persona that nobody connects with. And it really hit home last year when I was keynoting an all employee presentation for credit union up in Michigan. I was driving back home and I just have the random thought, like we all have on road trips.

Andy Janning:

We asked ourselves weird questions. And I started asking myself this whole photography thing. I started asking myself, literally the question, how many members and employees actually appear in photos in credit union websites? Because that's the world in which I rotate in most directly. And I asked myself

how many of them appear in that and does it really matter? And that literally was just slightly over a year ago. And those two questions basically kicked off for me a crazy project to pull together a group of people that we have high hopes to look at every single image on every single website, inside the credit union space, to see how we are visually telling our story.

Andy Janning:

And what we found was in some ways confirmational of some of the instinctual reactions we have to how we have defaulted in our visual storytelling, but also opened up some really interesting insights, but also some opportunities for us as financial services and professionals. Like you mentioned even more so now in these uncertain times, which everybody says, but it's a time where people want hey, are you really for me, you say that your personal, you say that you care about me, prove it. This is our time to prove it. So that's why this research is really important to me.

James Robert Lay:

It's not only important to you. It's important to me and I recommend it to be important to any financial brand leader, leadership team, board of directors, marketing team sales team. Because I remember that conversation with Denise and her words were pretty strong. She said, "We need to kill all the shiny, happy stock people on websites today." And it's not only a credit union problem.

James Robert Lay:

It's also a community bank problem because the messages that, which we convey, I've been advocating for financial brands to simplify their digital communication strategies, take out 80% of the content and the copy, use info graphs, but more importantly, focus in on the stories that you're telling, what the images of the people on your website, because digital growth is a two-sided equation. One hand we have the digital experience, but on the other hand, we have the human experience, which is made up of help and hope, but it's multiplied by empathy. How do images, pictures, videos, how does that communicate empathy subconsciously?

Andy Janning:

So if you look at the research, when you look at literally how people's eyes move through websites, and when they look at the visual information on there, we will make a determination about an image about what it is literally within 15 milliseconds, and by way of comparison, the human eye blinks at about 300 milliseconds. So we'll look at an image that we will immediately decide. Is it real? And is it relevant? And those eye tracking studies show that if an image has no connection to what's being presented, people will ignore it. But if there's actual real faces of real people with a real connection to what the institution is presenting, then they'll key on it. They'll connect with it. And they'll the really sink into it. The problem with that is that being able to craft a portfolio of images. I think organizationally people have convinced themselves that it's really difficult.

Andy Janning:

It's really time consuming, and what's the big deal everybody uses stock. So why not just do it? Stock photography for me is kind of like the tiger King of visually storytelling. Now in financial services, we did want to look at it. We didn't know that we really even needed it. Everybody else was doing it though. So we thought, how bad could it be eight episodes in? We now have very strong opinions on a zookeeper that we never met before and whether or not he paid somebody to kill another rival zookeeper. All that to say is this. We didn't plan to get here. If you would have asked any financial services professional hey, when you sit down on day one, I want you to be as generic as possible. I want you to be forgettable, and I want you to do your job with the lowest bar of effort.

Andy Janning:

Nobody would do that. But when we do like the churn and the energy of our work, we get so pressed down and margins get so squeezed that the first two areas to go, when things get tight, there's talent development and marketing. They're the last to know, and the first to go, because we haven't for whatever reason been able to show that strong link between what we put out there and what we get back in inextricably intermingled. So the extent to which we as storytellers and all of us are the extent to which we as storytellers can connect with the people whose money we're spending and saying, this is the effect that we have.

Andy Janning:

This is a critical thing. The critical question for me is do we as banks and credit unions love our members and our customers, or do we just love their stuff? And that's a tough question. And we can talk about how much we care for our people all we want to. But are we really caring for them or do we just care what they're going to give us? I think they answered that question it's not a lot in our visual storytelling, and that's not a comfortable conversation, but it's a necessary one to keep us relevant going forward.

James Robert Lay:

Yes, because I can tell you, you talked about the studies of the eye tracking. We've actually done quantitative and qualitative. We do quarterly secret shopping for financial brands. And one of the very first questions that we ask to a consumer who does not have a relationship with said financial brand is, do you feel like you can trust this institution first? And then second, how does what you're looking at? How does it make you feel? And I can tell you without a doubt, the financial brands that are utilizing stock photography, stock image always raises a red flag. A consumer might not verbalize it, but you can hear it in tonality. You can hear it in the adjectives that they use. So this is more important, as I said before now than ever before. Why? Because COVID-19, and in a post COVID-19 world, digital shopping for financial brands will continue to increase in strategic, prominence and importance because people will not go back to acting banking the way they did before.

Andy Janning:

Right. And they shouldn't. And we have this huge opportunity to be able to show that we are real, that we're not just this other commodity that we do honestly care about who they are. And I think that we've lost our way a little bit in that we think that if we just throw up enough images that people will get out, they really don't care. They really don't look at it anyway. You're right. What you're putting out there, people don't care about, but when you connect it to the real mission of what real people actually do, real people will pay attention. There will be more time and effort into it.

Andy Janning:

Absolutely. But from the data that we've seen, what one person, 10, 11 years ago that we heard described as something that we need to get rid of, I have the data to back it up, that it is a plague in our industry and the first organization to steer clear from it in their market will win. So we'll the second one. So the third one, it will go, it will flow like a river, but it's going to be a hard revolution because people they're going to think that it's different. Why should we do it. I think we're missing an opportunity if we ignore it.

James Robert Lay:

Yeah. I mean one study that and looking into this before the conversation was from a Harvard business review and they found that faces of people who look like us release oxytocin, or that feel good chemical, that promotes connection. That's the HX, that's the human experience delivered digitally. So let's talk a

little bit about some of the findings, because you guys looked at almost 1400 credit union websites around 52,000 images. So there's a lot that went into this research. It wasn't something that you did in a day. What were some of the key findings and what were some of the things that maybe surprised you going a little bit deeper?

Andy Janning:

So one of the things that we found was that the photos of real people were almost non-existent. They were only about three and a half percent of the total number of website photos that we found. And of those we viewed in ours since we were looking just at credit unions, but I would hazard a guess that this isn't just a credit union problem that almost 84% of the credit union websites we visited don't have a single image of an actual member or an actual employee. They are just not there. Photos of real employees are almost as rare. There are only about 12% of the total photos that have been put out there. So they're vanishingly small. Our quote unquote, most important asset is an inconvenient abstraction when it comes to the messages that we're sharing out there.

Andy Janning:

And that 70% of the photos that we found were stock and 91% of the websites that we visited had at least one stock photo, which means that we're giving our members and our customers tens of thousands of excuses to ignore us tens of thousands of opportunities to just basically put us in the woodpile. And just not, and think that we're just the same as everybody else. And that was shocking to me that this is this prevalent and it's too soon. I would love to be able to say that, I know exactly why these things aren't happening. And that was gonna take a lot more research and a lot more study. But I think if you were to ask any 10 financial services, professionals, leaders, marketers, whoever, and ask them, which one's easier to get a real photo and a real story of a real member, or just go onto Adobe stock and download something that looks vaguely similar. We're going to go to Adobe stock every time because there's so much pressure, there's so much busy-ness that we've forgotten the people that actually make all of it possible.

James Robert Lay:

So I want to hypothesize a little bit with you about why this is a problem based upon what we're seeing through our digital growth diagnostic studies and working with financial brands. Number one, it's a purpose problem. And what I mean by that is the traditional mission and vision statements of the financial brand are a little internal facing, or maybe there are a lot internal facing their clinical they're rooted in legacy. The opportunity though is to create an external facing purpose statement that is surrounded, or that surrounds the people of the communities that a financial brand serves. Because that would make it so much easier to make the investment in what I would call this evergreen content, whether it be a visual, whether it be a story, whether it be a video and you actually are working through a very specific process to develop evergreen content around specific product lines, to where I do something once, but it creates exponential value over a much longer period of time.

James Robert Lay:

Yeah. It might be a little bit harder. It might cost a little bit more than go into Adobe stock, I'm a CFO. I want to know that this is going to help me get more loans and take more deposits in your study where I want to talk about this first, and then we'll come back to, to the process opportunities. But in your studies, you noted that there was I think was it a moving company?

Andy Janning:

Yeah. So this there's a moving company that literally they change one image on one of their pages. And I'm pulling up the data here just so I can make sure that I have it. They just swapped out a stock image on the front page of their website. And this is this again, this is a truck driving school. So I swapped out a perfectly composed, very nice, very boring stock photo of a guy, driving a truck. They swap that out with a real image of a real student standing in front of one of their trucks with their company information there on the back. So again, truck driving training company, that's based in Chicago, the guy's sweatshirt has the word Florida on it. So there's already confusion, but that changing just that one image increased their requests for info 161%. And it increased their program registrations by 38%, literally their revenue from that area went up to 38%.

Andy Janning:

And when I tell that to people in credit union spaces and, presentations and stuff like that, they're like, wow. And I asked them, how many of you want 38% more revenue? Nobody's hands stay down. They all raised their hands in the air and wave them as if there are no consequences. They get re they say, yes, we want this. But then that's where you talked about the legacy thinking the reflectiveness and I have and I see them on their face and they come up to me afterwards and they say, this sounds really good. But what if you photograph a member and they leave, what if you use real images of your employees and they leave. And I'm like, what happens if you don't? And they leave anyway, you're in, because what I found is that that's just spear talking.

Andy Janning:

It's that, Oh my gosh, what if we highlight this person? And they Rob us, well, you weren't going to have that risk anyway, me snapping a photo. Doesn't make them exponentially more likely to ruin you. But when people see that they have, you've taken time to actually put that human element in there. That's huge from the world of pharmaceuticals, because this is connected with a larger project that I'm working on when it comes to visual storytelling that I want to talk about here at meta, the world of pharmaceuticals, there was this aha moment back in 2017, when drug maker Merck for the first time ever in a large market advertising campaign used a photo and a story of a real patient in their advertising.

Andy Janning:

It was like this unbelievable moment that their industry circulars were talking about and people were starting to then fall started following suit, because they knew that the more people that saw real people using these actual interventions, the more likely they were to, for more comfortable with them. And why can't we do that in our industry and in financial services. And oddly enough, looking from the world of animation, the world of animation and computer graphics, there's a phenomenon called the uncanny Valley. Have you ever heard of it?

James Robert Lay:

No.

Andy Janning:

Uncanny Valley is basically, it says that in animation, if something is clearly a robot, it won't be creeped out it's clearly something like in a Pixar movie, that's clearly a robot, but acting like a human being, we're not that weirded out by it. But the more that the automaton starts to act and look more human, but doesn't hit it. We, there is, what's this dip in connection to that thing. The more something that's not human tries to pretend that it's human and misses the Mark we're like go away. So, the go ahead.

James Robert Lay:

So to make that more real for me personally, I think it was the experience that I had when I watched the lion King. And I was confused as was I watching something on the discovery or the Nat geo channel, or was I watching it? And it really, it put me in an uncomfortable situation. I'm not gonna lie.

Andy Janning:

And the way that where the research is going, when visual animators look at this, and I'm looking at the quote here, a compelling area for this research was what occurs when mismatches between the robots, appearance and their behavior. And I think you can replace the word robot with financial institution, the level of disconnect between our appearances being we're so connected and we're care about, but our behavior and our imaging doesn't match up. We say that we're real. We say that we want to be personalized, but our imaging completely contradicts that that puts us squarely in this uncanny Valley perceptually for our customers to think that there's something just not right there. They're not walking the talk. They don't believe what they're saying. We become cliché. We become ignored and even more. So we become kind of like, you're the enemy. You're not working for me. All banks are bad. All of them should go away. What's the difference with credit unions? Oh, they're just a bank with a different kind of tax structure.

Andy Janning:

We all get put in the same bucket. We all get put away because we're not real. People can sense the disconnect between our words and our images. And they see that difference. They want no part of it. That's the Valley. I think we're more moving through right now. We can get our way out of it and people are doing it needs to happen. Faster.

James Robert Lay:

I'm going to process that for a little bit, because that is a really big problem. And I mean, even that whole lion King, it puts me in an uncomfortable situation. Something just doesn't feel right. Something seems off. And then I start to classify you the financial brand as the enemy, because now we can look at this as basic story structure, art type narrative. Let's like Joseph Campbell, the hero with a thousand faces. There can only be one hero in a story. The second hero that's introduced is always the antagonist.

James Robert Lay:

It's Darth Vader, the heroes Luke, but there's another very important role that has to have a story. So you have the hero of the antihero and then we have the guide. So if we're using images of the people in our account holders, our members are small businesses. We're positioning them as the heroes is the stories we tell, which makes it easier for us to take on the role of the helpful guide.

Andy Janning:

Yeah, absolutely. It does. And we construct that narrative. And when we, especially now, when people's narratives have been so radically disrupted, when they're looking at their cupboards and they're wondering, how am I going to be able to eat when business owners have this promise of, "Hey, you can get these loans and this assistance, but things are not working the way that they're supposed to." They're looking for, they're going to put, okay, is this institution, are they my guide or my villain? Because that's what the hero's going to do. That significant person that comes in, they're going to make that immediate decision. Is this person here to help me, or are they here to harm me? And in that heroes, during the nuance there, the mentor, the guide figure is always a hero that's completed his journey and is now making more heroes.

Andy Janning:

That's what guides do. The antagonist. If you will, is a mentor or is a want to be hero bet refused mentorship. That refused any sort of guide. And you see that played out in literature all the time. So the extent to which that financial institutions is any sort of guide or people saying, you need to get better at this because emperor you're naked and you need to cover some stuff up the extent to which the financial institutions especially are saying, Oh, no, we got this. We know what our people want. Besides those images really aren't that important. Anyway, because they're cheap. We can get a thousand images for like three bucks. How, difficult can it be? Those institutions that ignore guidance. They're the villain in the story, period, 100%. And the hero during his journey, the point where he dips, where he goes almost to the dark side is when he fires his mentor.

Andy Janning:

It always happens. Luke did a Daniel, did it look at any movie with a hero figure in it? And they will want to fire their guide? Why? Not because the guide was bad because the guide was telling them something that the hero didn't want to hear.

James Robert Lay:

Forced change.

Andy Janning:

That's the inflection point that we're at right now, organizations that are going to take good advice from pros like you that realize guys were broken. We have an opportunity to just hit control, ought to leave and do something different. Those are the ones that are going to make it. The ones that think that, Oh, what could possibly happen? How bad can this be? You will be because you are on the dust pile of history. You're already at the bottom of their wallet. You're soon going to be in the dust spit. You're just, you're a dinosaur that's already died. And you don't realize that your next move is to fall down. That's the point that we're at right now.

James Robert Lay:

I'm going to put my CFO hat on my CEO hat on once again, Andy, like philosophically, I get it. I started to connect with you. When you were talking those numbers with the moving company I'm going to I'm to put some more numbers to that. Because I think in the study, it was this moving company added \$10,000 a month to the bottom line, \$120,000 per year. Hypothetically speaking, we apply this thinking. We humanize our digital experience with real people, real stories, real videos we do away with the shiny, happy stock people. Hypothetically, I invest \$20,000 to just a product line. That \$20,000 though, with that same type of thinking becomes \$120,000 over the course of a year. But then does that exponential factor because those stories and narratives have some life to them. Maybe a year, maybe two years. Then we come back and we revisit the current environment. Talk me through a process that I could think about bringing this type of perspective into my own financial brand, making it reality.

Andy Janning:

So I would think that first of all, when we look at this kind of visual storytelling, this is, we have to view it as something that is not optional. And I equate it to you. It is your organization's dress code. And I will ask anybody that says, show me the ROI from this, which is a completely valid concern because we're spending other people's money here. I'm going to come back and say, what's the ROI of your dress code? What's the ROI of pants. Tell me that. Tell me what the return on investment is of your corporate image. Can they quantify that? And I've asked this question of financial services leaders and they'd be like, wow, well, can we haven't done that? But it's just the right thing to do. We want to differentiate ourselves as said, this is the same thing. This is no different.

Andy Janning:

This is your organizations. Uniform is your visual images here. The second person, the second data point that I'm going to put up in front of them is a friend of mine named Dave [inaudible 00:28:36] He's the chief marketing officer of Dupaco credit [inaudible 00:28:39] You'd need an eye on one of the largest credit unions in the country about the world. And he had a great quote that I said in one of my series of articles that they completely got rid of stock photos, completely, all using just all real members, all real images. And he embraced the power of the visual storytelling. But then he went on to say this. He said, "real photographs can convey potential vulnerabilities, absolutely for a brand to throw it all out there to be real conveys a huge amount of weight for it trust" Members, not only trust do packet with their money, but act in their best interest.

Andy Janning:

And here's the killer line. I think this is largely responsible for nearly 10% net member growth, last year. They changed their images and they get, and they grow. Now. I will gladly have people to say that's one data point in one area, but I'm going to ask them if you are a real person, yet you did not know me. Would you rather interact with this generic representation of you, or do you want me, which one do you want? Same thing. And the other example that I use is that when I go to your house, let's say you invite me over for dinner. We're talking about this. When I walk through your house, am I going to see images on your walls? And you're in your frames, are the stock images that came with the frames?

Andy Janning:

No, you're going to have real photos in there of you. If you kept up even one frame of a generic image, this is going to seem a little bit weird. That's your own home. You took time and effort to decorate it with who you are. And so I'm going to ask them, walk me through the logic that says that you can decorate your homes and personal images and invite me in. But even one image of something that's not you that's generic and unreal. That's going to be weird. Walk me through the logic that says, you can do that at your own house, but not at your organization. I'll wait. And that may sound really aggressive ink that's the point that we need to get to. Those are the connections we need to start making, any other thing is really going toresonate.

James Robert Lay:

I mean, it really is. This is the moment of truth. This is the dip. This is the call to action, to where it's some tough choices have to be made of how we're going to move forward. I'm going to pose this from another perspective. What happens if we don't take action? What happens if we remain the same? How much will that cost us?

Andy Janning:

Here's the interesting thing. I think that in many ways we have nowhere to go, but up. I think if many, many folks, I think you will have as many compelling arguments to stay where they are, then you will have for people to say, we're going to change. I think there will be some organizations that are happy with, okay we didn't make the change. And we really didn't see a difference. And we're actually seeing more people because for whatever reason, I think it's still going to be catastrophic. I still think it's going to be a catastrophic opportunity to really gain the trust of our membership. That you can gain the trust of our customers, not to say nothing of our employees, that's the other and kind of unmentioned element in all of this, our most important assets. They don't appear anywhere in our sites.

Andy Janning:

We don't talk about the good work that they do. Jim Nussle the head of the credit union national association, as it has equated bankers credit and professional all, and he's called them financial first responders. And I think that is a brilliant way of entering into this. If we're not honoring them. If you were saying that you are much more comfortable doing a five second search for a stock photo, shiny happy people punching and things on the computer versus actually saying hey, Linda, over there in accounting or member services or in commercial banking or wherever, walk me through your day. Can I sit with you for a day? And I can just on my phone, just take images of how the hard work that you're doing.

Andy Janning:

If you're willing as an organization to tell me that you're not worth the stuff, that few hours of effort, why should I want to continue to work with you? It's that tacit way of saying that these are all corporate buzzwords, but we really don't really believe it. So I think it's a failure at a human level. I don't know how you can quantify that. It's a failure at a human level. And if as financial institution, professionals are not willing to admit that and we should get out of this industry, we're doing it for the wrong reasons.

James Robert Lay:

He just cued in on from Jim financial first responder, I've been talking about the same things with the financial brands we advise, because right now we are in the midst of the COVID-19 health crisis very quickly following that is if it's not already begun, is the COVID-19 financial health crisis. I've heard nurses, I've heard doctors say that this health crisis, this is why we train. This is our super bowl moment. The same is going to be true for us in financial services. This is why we train. This is why we do what we do. This is this health financial health crisis is our super bowl moment. I know that you've been working to document some of these healthcare worker stories. There's the same opportunity to do that for financial brands as well.

Andy Janning:

Absolutely. And I would jump at the chance to do that. I mean, obviously it's social distancing. If their entire call center just wants to come up to the window, I'll take a picture of them. It doesn't matter. It's what motivates somebody to leave their family, to leave that cocoon of safety and go in and process these payroll protection program loans, these EIDL, these answering businesses questions about how am I going to stay in business, answering someone's questions about how am I going to keep paying the bills? The level of expertise that we have sitting in our organizations right now, this shoe level of brain power that they're having to apply to these situations while also at the same time asking the same questions of their own world, but keeping it professional and serving other people in the same boat that they are, it is extraordinary.

Andy Janning:

And I would jump at the chance to tell those kinds of stories. And we as an industry, completely financial services as a whole, we owe it to those folks to be able to say, you busted your butt to try and work from home or trying to help your kid do their school from home. We'll try to be a good husband and wife and provider while also trying to provide a seamless level of care for our members and customers. There needs to be that level of honoring, because like you said, that devastation, that financial devastation that people are experiencing right now has been going on for many, many years in other populations.

Andy Janning:

We just haven't seen it yet because we haven't want to talk about the human toll. Money is the last thing that we want to talk about money is the last thing that most people will talk about in polite conversation. And I think that bandaid is starting to get ripped off. We as financial institutions have the profound opportunity to prove that we love people and we use money to do it. And not the other way around how brave are we to be able to step into that space? That's the challenge I'm laying out there.

James Robert Lay:

I love it. And it is a big challenge to take action and respond to heed the call if you will, to your point money it's... Yeah. Having the having money conversations is very hard. We've done research for financial brands to where people are looking for like to have judgment free conversations. There was a study done by a FinTech player, honeyfi to where they found that it's easier for couples to talk about sex than it is to talk about money. Money is really the thread. It affects our physical wellbeing. It affects our physical well-being our emotional well-being, like our relational well-being. So as we wrap up and thank you for everything, this has been such a wonderful conversation. You have a beautiful mind. What is that one thing that you can recommend financial brands, leadership teams, marketing teams, sales teams, to think about, not only think about what to take action on over the next 12 months.

Andy Janning:

I take some inspiration from the Navy Seals because they're cool. And they're the Navy Seals and that's just awesome. But they have a saying in the Navy Seals, aim small, miss small. In marksmanship, if you try and may say, I'm just going to hit that whole target, you're going to miss it. But if you go to a very small section of the target, you're going to hit it. I would say to any financial brand to say look, you don't have to throw your entire stock portfolio, but start with one member. One story on one element of your website, one employee story, or just say, put a video camera up in front of them or still camera, and just have him take a selfie of what their day is. Watch what happens to the engagement when you just throw that one little thing out there, a moving company that with one image, we can start small, and it's not just for your social media platforms.

Andy Janning:

That's I want to be very clear about this. This is your front door. Is your website start small and watch it grow. Watch how people's demand goes to it. This catastrophic change. We've had enough change for God's sakes. But when you just start small with those incredible people that are funding you better, that you're helping start small and grow out from there. You're going to see the how can you go back to that world that was shiny and happy and polished. We're moving to a world now you've seen this where we've said, Hey, I don't want slick and produced. If it's my favorite artist is doing their TV show from their basement with one white and some really crappy audio. That's okay because it's still them.

Andy Janning:

We can throw out the quality argument now. we still need to have a good product, obviously, but that I think has been the last excuse that people have said that, well, we stock photos all look unify. People don't want you to be so much that they want connection. They want to be able to look at somebody like CS Lewis did his definition of friendship to say what you too. I thought I was the only one. That is our call is to show that you're not alone and that we're here to help, but there's also community of people there that are in that same boat as you are, that are cheering you on. Just as much as you are then, start small with one and let that fire grow. That's how we change.



James Robert Lay:

Speaking of you're not alone. Someone listening to this wants to connect with you, continue the conversation, say hello, what is the best way for them to do that?

Andy Janning:

I'd be honored. It's the website that you've had up there this entire time. AndyJanningphoto.com. That's my photo and videography portfolio, along with all of the topics on which I speak, they can connect with me there. They can also find me on all the social media channels at my name. Andy Janning.

James Robert Lay:

Andy. Hey, thank you so much for joining me. Really appreciate it. On another episode of Banking on Digital Growth.

Andy Janning:

Appreciate it, brother. Thank you so much.

James Robert Lay:

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