

James Robert:

Hey guys, it's James Robert. On today's episode we are going to go inside digital growth but in a little bit of a different way as I'd like to share our conversation I recently had with Jim Marous during a Fireside Chat that was hosted by the Financial Brand. And this is a really important conversation because as we look ahead to 2021 I know that many marketing budgets are getting cut at financial brands around the world. Enjoy the show.

James Robert:

Greetings and hello, thank you for tuning in to the 49th episode of the Banking on Digital Growth podcast where I, James Robert lay your digital anthropologist commit to coach and guide you along your digital growth journey to empower you to generate 10 times more loans and deposits by guiding people and the communities that you serve beyond their financial stress towards a bigger, better and brighter future. Today's episode is part of the inside Digital Growth series and I look forward to peeling back the curtain and sharing a conversation that I recently had with Jim Marous during a Fireside Chat hosted by the financial brand. Because so many marketing budgets are getting cut, as we look ahead into 2021. Now more than ever, banks and credit unions must make every marketing dollar count, must make every marketing dollar work over time.

James Robert:

In fact, I actually am predicting that marketing budget cuts could end up being a very good thing in the long term because expensive media that so many financial brands are used to buying expensive media does not always mean better media. And that could be media in the traditional sense of TV and radio or it could be expensive media and doing very expensive digital ad buys what's the solution? What can you do if you find your marketing dollars are getting cut? If you find your marketing dollars are dwindling? How can you continue to get your financial brands message out into an even more crowded and even more commoditized marketplace in this post COVID digital world?

James Robert:

Well, these are just a few questions that Jim and I are going to answer for you in today's conversation as there are in fact many different growth opportunities available for you to create or capture, thanks to the power of both digital and even really more so content marketing. So let's get into it. Jim, looking forward to the conversation on a big topic right now considering that a lot of marketing budgets I hear are getting cut for our financial brands for banks for credit unions as we look ahead into to a whole new year.

Jim Marous:

You know, you're right, James Robert it's interesting we're in this strategic planning process. And there are so many unknowns right now. And I think that the biggest challenge is most of us are going to be working with slimmer budgets. Many of us really don't know exactly how they're going to be deployed yet and going back and actually building off of last year's strategic plan is not a recipe for a success going forward. You know, we really even have to reset the benchmark for where we want to go and what we want to do. You know, overall, most credit unions and banks more than ever have to make every marketing dollar work. Yes, digital marketing and content marketing all help. But you have a limited budget in your new book Banking on Digital Growth.

Jim Marous:

You really explained that expensive media doesn't necessarily mean better media. And the media should use isn't always expensive, but both sides of the same coin and how a limited budget strategy can beat the biggest players and that's really what we'll be talking about today. We are going to be talking to

every institution, want us talking about the small institution, we are going to talk about every size organization on what are some of the strategies that can make marketing work when by budgets are limited. And really, your book does so much in talking about this Banking on Digital Growth, it's why it's the best seller. As you know, we've been doing a lot of research to the digital bank report lately and we've seen a lot of trends, major trends especially as it relates to marketing, for instance, we realized that consumers right now, probably because of COVID as much as anything else, really not only understand the potential of personalized digital communication and solutions but even more importantly they're expecting it now.

Jim Marous:

So while maybe before COVID, you didn't have people understanding the the predictability power of Netflix or Amazon or to understand the digital integration of Instacart or even some of the financial apps. The reality is, the consumer now understands what is possible. And what's exciting is they're willing to share data, but only if they get value back. You know, another major finding we found with digital marketing report was that organizations understand the importance of data analysts and personalization. However, more than 75% said, they feel they're inept, inept, at applying data and AI towards a better customer experience towards personalization. You know, James Robert, it's really interesting when you look at those elements and we look at the fact that organizations aren't using all the tools available to them.

Jim Marous:

That really, when you look at what's possible, there's really a gamut of things that most institutions sometimes even have rules in their organization, I know I've worked with a lot of financial institutions some of them say, "You know, we have a rule that only one email could go to a customer in a month," or that's not a real good strategy if you're trying to onboard a brand new customer that is expecting a lot of communication. In addition, most organizations don't even have a dynamic as to how much content marketing will they allow or even have the people to deploy, what we'll call content marketing your texts for everything. And so really, overall, what is really key here is, it gets down to the point of resources available that consumers want you to use in the best possible way, you know you have written a book on this and Lee mentioned at the beginning that you've written a book, you've worked with a number of financial brands on the mission to simplify their digital marketing sales strategies.

Jim Marous:

You've been named Top Global Financial Services Influencer to Follow by the Financial Brand. But when you're looking at the components, what do you see James Robert as the major components that financial institutions should be looking at right now? What in the broad sense what right now should all financial institutions be looking at?

James Robert:

You know, it all comes down to what you're touching around right here. It's all about communication. It's about using digital technologies, digital tools to bring people together to create value and all of that value creation begins just as it would have in the past. It all starts with communication, it's just the ways and the mediums in which we communicate. That is what is vastly different and no longer are the old world rules of to your point about email one message to many people relevant anymore. It's about getting the right communication or the right context within the context of the consumers buying journey.

Jim Marous:

So, when you look at that James Robert, we talk content marketing and we talk about it real freely. What exactly is content marketing?

James Robert:

There's a lot of confusion in this area. And content is just one element of an entire larger digital growth strategy. But I think it's important that we clear up some of this confusion early and often. And academically here at the Digital Growth Institute, we define content marketing as well defined systems and processes to really position the Financial Brand as a subject matter experts within the communities that they serve with really three specific goals to attract the right people, to capture and nurture those relationships and then ultimately to create value for the Financial Brand by converting those leads into loans and deposits but by doing so not by promoting the same commoditized great rates and amazing services and look alike a laundry list of product features. We got to help first sell second.

Jim Marous:

Well, it's interesting because especially as we get in the COVID stage it's not just financial institution, every brand is using content pretty effectively, without Salesforce on the street without events going on, without the ability to meet a consumer face to face in a branch in many cases, organizations have to add really pivot had to become very popular during COVID. But when you look at content in it's general sense in any specific sense, are we talking about just educational content? Are we talking about the ability for financial institution to use content marketing to for instance, teach a person on how to do remote deposit capture? Or we talking about content in the really well I say the really intense phase of looking at financial plannings and things like that? Or is it a mixture of both?

James Robert:

The way that we frame this up and that's a great question is there's really four types of content that we can think about as a financial brand. There's the empathetic content. And this is something that we would look at higher up in the buying journey, when you're just trying to get consumers to know you to like you in the first place. Because there's different psychological levels that this type of content guides people through people, people need to trust you at an emotional level. And we when we look at empathetic content, it's about leaning in to some of their pain points, but also offering a solution. Then to your point, we have the educational content. And this is where we're looking at a tremendous opportunity in the consideration stage of the buying journey, to where we're nurturing people, we're reinforcing our expertise.

James Robert:

And the way that we can look at this is a wide variety of content things like for example, webinars, I know for example, PNC Bank, has been doing a lot of webinars, we've seen American Express do webinars on the small business side. But then also, we've got podcasts, we've got video, we can turn all of that into articles, then we have empowering content. And this to me is one of the most effective ways here because now we're really empowering people to begin to make confident decisions when it comes to selecting a that they're wanting to work with. And so things like ebooks, buying guides, checklists, quizzes assessments. But I think the secret to all of this is to use the elevating content, the last one when we look at these four Content Archetypes. And this is right at the moment of truth, right when someone is ready to commit to you to click the apply button, but they just need a little bit more inspiration to push them over the edge.

James Robert:

And that's where we can use the stories of people that we have helped before that look just like them that have gone through the journey that they've been on but it says we've done this before, we can do it again and we can help you get beyond whatever is holding you back and get you to a bigger, better, brighter future.

Jim Marous:

So what are some of the biggest challenges you see when it comes to content marketing? Especially when you're looking at let's look at the smaller organization but also the big organization what is the biggest barrier to success when you're really looking at content marketing?

James Robert:

You know, I think the biggest barrier besides the fact that a lot of financial brands that we work with don't have a really well defined content marketing strategy as part of a larger digital growth strategy. It's the fact that most financial brands are telling the exact same story with their content. Coming back to that idea of we have these great rates, we have these amazing services, these look alike laundry list of product features. And now post COVID it's the, we're here for you. And I know that you've experienced that as well with some of the communication that you receive but what the problem is with this and even financial brands who are dabbling with content they might be purchasing content from a service. But the problem is that's the same exact content that another financial brand has.

James Robert:

And so all of this is rooted in what I call narcissistic marketing, think broadcast marketing. And when we think about narcissistic marketing, it really positions the financial brand as the hero in the stories that they tell. But if we go back and we study literature going all the way back to the cave paintings. In the early days of man, there can only be one hero in a story and for a consumer that hero is themselves that hero is the consumer and when we'd position ourselves in our communication as a financial brand as the hero, what we're doing is we're actually positioning ourselves as the antihero.

Jim Marous:

So really what you're talking about there is we always talked about this customer-centric marketing and how important it is but really what you're saying is, we don't want any more look and say, "Oh, we're going to use this to sell something," what we really want is the ability to talk to the consumer in their language and what they need, especially now with COVID. So a lot of challenges going on, consumers really have no idea, "Okay, so I stopped my mortgage payment for a number of months. Okay. And I realized, maybe I didn't need to, what do I do now? Do I catch up? Do I keep on putting money in savings." So really what you're talking about here, you're really looking at saying, you need to either hop the coin, you got to look at what is it for the consumer and really put them in the center and the real sense as opposed to just saying it. Is that true?

James Robert:

Absolutely. And I love what you said, "We need to talk to them in their language." You know, a lot of times we have the curse of knowledge as financial brands, whether you're on the marketing team or the sales team or the leadership team. So we know banker knees, we know what LTV and DTI means but when you're talking and you're using all of this banker knees, it increases the confusion and the complexity which is inherent in financial services. And so the best way to put people at the center of all of your thinking all of your doing all of your communication is to really begin to think about them as the heroes in this art type journey.

James Robert:

And we position our Financial Brand as the helpful guy, the Obi-Wan Kenobi the Mr. Miyagi, the Yoda and we're guiding these people on this journey. But just like if you think back to any major narrative, it took some time for the hero to begin to trust the guide. Luke didn't come out of the gate trusting Obi Wan and Star Wars, Obi-Wan had to prove himself. And in this digital world, we prove ourselves through content, content is built, content builds trust, content is like placing micro deposits in the Trust Bank for our consumer, which the Trust Bank is what the trust fund is what sits between their ears, it's their brains. And it can take weeks, months, even years to make enough deposits to increase that consumer's courage to make the commitment to apply with your financial brand. It can take seconds to deplete all of that by getting the wrong message to that consumer at the wrong time. And it totally makes the whole experience fall apart.

Jim Marous:

Okay, so James Robert, dig a little bit deeper in that heroes journey, you know you talk about it and we talk about data and analytics and trying to make it on a personalized basis and understand the consumer. You know, when you look at this when you look at journey maps when you look at customer journeys and the heroes journey and everything else, you really are having to personalize it. How does an organization look at content as opposed to be a real broad brush? How do they make it a little bit narrower brush? So that I feel like the consumer is talking to me or Artisans' Bank financial institution is talking to me? Or do we simply create more content so the consumer can select what's important to them?

James Robert:

Yeah, that's a great question. I think first and foremost, we need to just address the fact that there's such a tremendous gap in the ideas and the methodologies for mapping and defining digital journeys. From our studies, we found that around 85% of financial brands have not mapped these journeys out. And that creates a gap. And I think a lot of it is rooted in the fact that we have this legacy thinking from the old world of via broadcast marketing driving traffic into a branch. But when we look at to back to your question of do we need more content? Or do we need the right content? Well, I would say it's a mix of both. And when we look at the idea of digital consumer journeys and content, we can go and pick off our big product lines that we need to focus our content production around first and foremost.

James Robert:

And the way that I would prioritize this is through those different stages of the buying journey, we need specific content for the awareness stage, we need content for the consideration stage, we need content for the purchase stage. And then that's just half of the story because we also need content for the onboarding stage. Then another opportunity is content for the advocacy stage. And so then it's not just those different stages, it's those different stages within the top three to five business lines of a financial brand. And that can feel like a very daunting and overwhelming task. And so the best way to approach this is to break things up and to prioritize not only the content production but also just as important the content promotion because a financial brand can produce more content but if they don't have the systems and processes to connect that content with the people then it's not going to create any value whatsoever.

Jim Marous:

Do you see a problem with organizations trying to be too perfect in doing this. One thing we've seen from Fintech companies is that there's a lot of content a lot of blogs, a lot of podcasts, all kinds of different types of media and even video but I think what the key is here and you and I do this for a living,

a lot of this content stuff is if you look for perfection and if you're doing something that has to go through compliance and through legal and everything like that, you're not going to get content out.

Jim Marous:

And sometimes the consumer doesn't want perfection they want somebody to talk to them. And they're not perfect either. And I think you find that to be a challenge because I know if somebody is trying to write an article or a blog, they get into it and into it and into it and you never get completed and you just have to create more good content. And I'm wondering number one, is profession in the way of getting content out there. And secondly, does your call center provide the beginning of that funnel as to what it consumers are asking about because it changes almost daily.

James Robert:

My gosh, there's so many ways that we could take this conversation because to your point of perfectionism. Absolutely, this is I find what holds a lot of financial brand, marketing sales and leadership teams back because I think for too long, we've tried to present this perfect picture, it's almost like the Instagram of the world to where it just needs to be good enough and it's okay if it's a little bit raw. Take, for example, a podcast or even a video, I was doing a lot of coaching post COVID to help people get comfortable talking to the one eyed Cyclops camera because it can feel a little intimidating, it can feel a little uncomfortable, particularly if you've never had that experience before.

James Robert:

But what this boils down to don't focus on yourself when you're thinking about these fears that get in your way of producing the perfect piece of content. Transform that mindset to think about the people that you're going to be helping with this content and what happens if you don't even get this out into the world. And so one of the ways I think about this is just to go all in. People will tell you what they have questions about what their concerns are. So you just need to go all in, you need to ask people what's bothering them. You need to listen to what those problems are and then you can learn and they will guide you on those content production efforts.

Jim Marous:

So this is hard stuff. We talked about it as if it's simple. And you know, "Hey, you just have to do this and this and this." And most marketing departments, as you well know, it doesn't matter what size of the organization are up to their eyeballs and their initiatives right now. How can content marketing empower both a community financial brand, as well as midsize regional to compete with the big banks? Where do they go to be able to get into it to this really, really halfway, you know whole content ideas it's not something going halfway? How can content marketing empower both a community financial brand as well as a regional bank to compete with the big boys?

James Robert:

Yeah, it takes some courage. It takes commitment. This is not something that you just dip your toe in the water. This is a long term game. It also takes focus and what I mean by that it's about niching down and saying we're going to focus our content marketing efforts around a particular niche market. And we're going to be known as the best in X, Y or Z. You know, I think of a couple of examples about this. For example, American Express. American Express had their open forum.

James Robert:

Now, it's an Amex business class, but they knew that content was going to be the next step in their growth journey. The same could happen for a community institution or a regional who basically picks up

and says, "You know what we're going to focus our efforts around empowering these small business owners or we're going to focus our efforts on empowering this subset of consumers, maybe it's the moms," because we got a lot of mommy bloggers and then that creates a whole unique community in of itself. So focus and commitment are key in ensuring a content effort moves forward. But I think another one too, is pilot programs proving the value. And a great example of that is what Sun Trust now Truist has done with their onUp program. This has been a case study that we've been following now for the last three or four years. And it's one that has been driven from the top down.

Jim Marous:

So when we're looking at this as a starting point, would you say to try just figure out, "Okay, let's try to solve for a problem. And let's do it really well with enough content as opposed to just maybe one or two pieces." And you mentioned Truist, you mentioned American Express, American Express made it very clear what they wanted their destination to be and it was a fairly narrow market but a broad piece of their business. Truist again, it was going toward a solution. So, if a financial institution is saying, "I got to dip my toe in the water, I got to get a victory here."

Jim Marous:

Would you try to address a major needs, for instance, let's say it's a committee or financial institution or even regional, would you try to look at what for instance, Community Investment, right now after in a post COVID world or maybe even as simple or as broad as how to deal with post COVID finances, how much savings you get things like that? Do you see looking at maybe a narrower scope if you could ... High end business is huge. There's all kinds of different paths you got to go down to getting back to that strategic planning process and figure out what you want to do next? Would do you say, keep your range narrow to begin with and do it well? In essence.

James Robert:

Yes, narrow the riches are in the niches. And whenever you go too broad, you lose that, that sense of focus and then you begin to stumble and fall. When you rein in and become very tight around a specific subset of the market focusing on their questions, their needs, their concerns, it's much easier to get some momentum behind you taking this to a smaller community level. Yeah, we talked to Amex, right? Big brand, Louisiana Federal Credit Union, they produced something called the Complete Guide to Exponential Business Growth.

James Robert:

And that has generated 10s of millions of dollars worth of leads and prospects that their business team is able to pick up, they can run ads against this content, they can get very targeted with their ads, to generate those leads and then to nurture those leads through a marketing automation follow up. So focus on the niche. And I think the other thing, too, is to think about the production process that goes into this. That's where I see a lot of financial brands begin to stumble and fall because they're thinking well, how are we going to produce content at scale to create value, they start with the end product if you will have an article or a social media posts but there's a better way that I think you and I can talk through to simplify those those production efforts.

Jim Marous:

So a lot of times you talk about content marketing people are merely seeing blog post, something isn't written or maybe social media. But there's a lot of different channels and to your point that you just made I might double up to this question a little bit. It's not just the different channels you can use. But don't just put it out there and hope people find it. You know and the reality is that it's not Field of

Dreams it's not if you build it, they will come. You know, the real leverage here ... And again, I get back to what you and I do somewhat for a living is how many different ways can you promote this out to the marketplace to make this content really become a multiplier effect? So what different kinds of content can be developed? And then what are some of the great ways to promote what you done?

James Robert:

Absolutely. Well, there's there's two sides to the coin. There's a production side, there's the the promotion side, let's talk on the production side first. I really encourage financial brands to start thinking evergreen content. And that's a vast departure from-

Jim Marous:

What does that mean?-

James Robert:

That's a great question.

Jim Marous:

... James Robert.

James Robert:

Yeah, it's a great departure from the traditional marketing campaign. Traditional marketing campaigns typically have a short shelf life. But when we think about evergreen content, we're thinking about creating content assets that create exponential value for the future. So the longer that they're in the marketplace, the more value they will create. And typically, these are aligned around a specific buying journey or coming back to your point a specific niche need within the marketplace. A great example of a financial brand who would focus on these efforts, they actually grew their organic blog traffic 4,000%, since 2018 and just in 2020 they're going to generate over 30,000 visits of organic search traffic, which is generating because the way that their blog articles are optimized they're generating leads through that blog for their team to pick up.

James Robert:

But it doesn't start with just the blog, it starts with creating what I would call a pillar piece of content. And what we're looking at there is some type of video content or podcast content. And that podcast can then be atomized and broken up into smaller pieces of content. For example, you can pull the audio out of the podcast and you give that to a writing team, they can create a couple of articles around that podcast. You can take that podcast and turn it into audio grams for social media with key quotes or insights, the same thing with images with quotes for social media. We can take that podcast or that webinar and then turn that into an E-book. The E-book becomes a lead generation piece.

James Robert:

So there's a lot of ways we're coming back to the original part of this conversation. Content marketing is about systems and processes, both on the production as well as on the promotion side. And I want to speak to that point for just a minute. If we create a piece of content and we fell to promote it, it will not create any value whatsoever. So the way that I like in this is you have the organic promotion, you have paid promotion. But one of the most untapped opportunities from a promotion standpoint is to create content and then work with internal teams, I call them smags or social media advocacy groups. And that could be people in the call center, that could be people on your sales team. They have their own



personal social networks, empower them with content and let them become content promoters to create value for their own social networks. And we'll get a lot more value over the long term with those pieces of content.

Jim Marous:

So James Robert, you've done a lot of research into this and with your Digital Growth Program. Organizations wanted to figure out how are other organizations doing this to give them just further generational creativity? You know, you've mentioned a couple of examples with Amex and you mentioned I think it was Louisiana Federal Credit Union and also what it's done by Truist. I'm wondering what are some other organizations that are doing something really well but where somebody can go right to a site and say, "Oh, my gosh, look at all the content they've created." And I'm sure I can get something here I can play off of. Again, copying is not illegal on this stuff.

James Robert:

Mm-hmm (affirmative).

Jim Marous:

Now, I wouldn't take it word for word. But certainly the topics these days consider, when you wanted to show somebody, how is your organization doing? Well, where would you point them?

James Robert:

Well, we've got, for example, Growing Wisconsin, Fortifi Bank a little community bank out of Wisconsin transformed their entire thinking. And they built almost a standalone content platform that's framed around their purpose to grow the businesses and the families within Wisconsin. And so they launched this initiative called Growing Wisconsin to where they're utilizing video and video stories deploying the story selling methodology that we had talked about before, that puts people as the heroes, the small business as the heroes in the stories that they're telling and their business services team is able to utilize that on the commercial side, their consumer side is able to use this, whenever they're talking about the retail side, they're able to repurpose this content and share it throughout the organization. Another one that comes to the top of my mind-[crosstalk 00:34:13].

Jim Marous:

[inaudible 00:34:14] Growing Wisconsin what's interesting about that? Is by using clients as your spokes people-

James Robert:

Mm-hmm (affirmative).

Jim Marous:

... by doing now on the street type videos to know that it's not always going to be perfect. What's interesting there and you've done this before by highlighting somebody you've work with before they end up being your salesperson and you end up with ... You know you don't think you'll have ideas for content, all of a sudden, I'm sure ... You know Fortifi Bank has got people calling them all the time on "Hey, can you do a story on me? Can you do it on me?" In some cases, they may not even be customers? And they'll say "Yeah, we'll do it on you."

Jim Marous:

And what's great is content starts to come to you. You know, you've done it before with your book I've done with my podcast. It's amazing when you start to do something and people get into a rhythm as to what you're trying to do. You're going to find the content comes to you, ideas come to you. Somebody's going to say, "You know, I wouldn't have done anything on financial planning, why haven't you done anything on financing my business" or whatever it may be? So let me come right here [inaudible 00:35:16] you brought that up because I realized, you're leveraging the people you're engaging with, as when you're selling tools.

James Robert:

I want to add to that thought, when you started down this path and you stick to the commitment and you create the habit to continue forward, content will find you and I think a lot of times, financial brands get hung up because they think about themselves as the content producer or who has to tell the story. But to your point, we can go into our communities and highlight and tell the stories of other people and also use them as the experts in whatever it might be, for example, on the home buying site we might want to go to a couple of realtors and ask them if they want to collaborate on a content piece. Maybe if it's on the auto loan side, we can go to a couple of mechanics and say how can we ensure that this investment in this automobile continues running forwards?

James Robert:

We see as such a strong correlation between financial well being and physical well being. So why can't we go and talk to a couple of gyms who their whole business model has been transformed and do some content collaborations about financial and physical health. So you're right. The more that we do this, the content will find you it's just about looking outwards outside of ourselves. I think another great example of this is Tropical Financial in the South Florida Market, developing not just a content piece but really a program around what we call Get Beyond Money.

James Robert:

And it's really getting people beyond the financial stress and who's not stressed about money post COVID? But this has become a lead generation and a lead nurturing engine, one of the key elements that they have in this program is what's called a Quick Savings Quiz that somebody can calculate how much money they might be losing. And then based upon that data the credit unit can then serve up specific pieces of content to help people get beyond that stress get beyond money and live that purpose.

Jim Marous:

You know, one thing that you brought up and I know you're going to be sharing with our audience a lot of these examples a lot of these organization, they can dig into it and find out more about what content it is. You mentioned about consistency and reliability. You came to this halfway and both of us have found that the best way to get people to buying your content is for them to know what time to find it. You know, I do my podcasts every Tuesday it goes live every Tuesday at 6:00 a.m.. And people know on Tuesday they can find it, they know on Financial Brand I'm always going to write an article on Monday morning, you have the same experience. But this goes with financial institutions as well. If people start to buy into your content, don't leave them hanging.

Jim Marous:

And just because you may have three pieces of content that you have available immediately you could present, think about whether or not if you should space those out and keep it on your sequencing. You know what people look for is a cadence and a reliability of what that sequence is going to be. So let's say

you do, it's going to be Monday and Wednesday or it's going to be Monday every other Monday in the month or whatever it's going to be. Build a cadence be if people get used to it. I was talking to Ron Shevlin [Gastius 00:38:28] two years ago now when he started writing for Forbes and he says, "You know, maybe I would take next Monday off," and I said, "You can't do that, you don't understand," people come to rely on be able to see what you've written on each Monday.

Jim Marous:

So what you got to do is you have to build for that. It's amazing how people look forward to seeing the next thing you come out with and a lot of Fintechs have really done a really good job of this. But overall, when you're looking at building content, we really have to do and we've talked about this the very beginning. You really need top level commitment around a content strategy. And this goes for everything in the strategic plan. The biggest gap we see the digital bank report is that organizations that aren't successfully traveling down the digital transformation journey, are usually because the top level commitment isn't there. It's more talk than action. Do you see this as well?

James Robert:

Absolutely. People fear what they don't know people, fear what they don't understand. That's human nature, I get it. And this is why for me, transformation of any type, whether that be the individual and there's four levels of transformation that have to happen here they'll have to transform the self, transform the team, transform the organization and then and only then can you transform the community. And so transformation must begin with training to help the unaware become aware of what the opportunities for digital growth are, for what content are for the matter of this conversation. Because when you provide them clarity you help them to overcome the fears of the unknown that keep them stuck in the cave of complacency.

James Robert:

As we wrap up today's conversation and as you look ahead to 2021, I want you to take a few minutes to think about where you are right now on your own digital growth journey. And to do that you can start by reflecting on the biggest lessons that you've learned during this very dynamic year of 2020 as a marketing or sales leader at a bank or a credit union or even a Fintech. Then I want you to think about the transformations that must happen, first and foremost for you, then for your team and third for your organization. So that you may continue to transform the lives of the people and the communities that you serve, by guiding them beyond their financial stress and leading them towards an even bigger, better and brighter future.

James Robert:

And as you think about these three transformations of yourself, your team, your organization. Lastly, I want you to consider what's holding you back? What's holding your team back? What's holding your organization back? What is keeping you stuck in the cave of complacency and preventing you from moving forward and making progress to maximize your future digital growth potential? Now let me know what you're thinking. Let me know what's on your mind because I want to help guide you forward along your digital growth journey. Now's the time to get out your phone and text me a quick question that you'd like to get answers to on a future podcast episode.

James Robert:

You can text me at 415-579-3004 once again, text me your question that you'd like to get answers to on a future podcast episode to 415-579-3004. This is my personal number and I do read and reply to every text message. And I look forward to answering your question on an upcoming podcast. Remember, the

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only bad question is the question that goes unasked. As always and until next time be well do good at wash your hands.