

Nathan Baumeister:

One thing I think a lot of people get wrong with courage is it means there's an absence of fear. That's not true. There is no absence of fear. In fact, there's an absence of fear. You're not courageous.

James Robert Lay:

Greetings and hello. I am James Robert Lay and welcome to the 79th episode of the Banking on Digital Growth podcast. Today's episode is part of the Exponential Insight series, and I'm excited to welcome Nathan Baumeister to the show. Nathan is the CEO of ZSuite Technologies, working to provide banks and [inaudible 00:01:01] with the tools to grow core deposits, attract commercial clients, and expand existing relationships. Welcome to the show, Nathan.

Nathan Baumeister:

Thank you so much, James. Excited to be here.

James Robert Lay:

As we start this conversation, you talk about just this idea of excitement. I'm seeing a lot of excitement right now. I'm hearing a lot of excitement as we're moving almost one year beyond. We started this COVID journey. We're moving through this post-COVID world. I look at COVID as we're either pre-COVID before things became the new normal and the way they are. We're trying to figure what that looks like now to where we're moving to in this post-COVID world. What is one thing that you are excited about right now personally or professionally?

Nathan Baumeister:

Well, James, you asked personally one thing that I'm excited about right now. I just got a call yesterday from one of my teammates from the University of Texas at Austin's gymnastics team that I was a part of way back, 15 years ago.

James Robert Lay:

15 years, man. We're getting a good, good bit of space on this.

Nathan Baumeister:

Yeah, no, absolutely. Anyways, he was calling because we we're going to get together to celebrate our national championship we won that time period ago. It was pretty exciting.

James Robert Lay:

Well, congratulations on that because I mean, I think that's a really, really great way to start this conversation on a high note. You look back over 15 years. And if we look back and go 15 years of that championship to really just looking back over the last 12 months of what we've gained and what you've personally gained through this COVID journey through the work that you've been doing, what is maybe one key lesson or insight that you could teach someone else?

Nathan Baumeister:

The key lesson that I would take away from both experiences way back 15 years ago and even this year is keep going. It is amazing to me how many people stop when it gets tough. I actually quit gymnastics when I was a kid in junior high and stopped doing it all the way until I was in college and I rejoined the team. And it was scary. Most of the guys on the team had been doing gymnastics consistently all that

whole time, but I thought, "I want to do this and I want to work at it." And even though it's been a long time and I'm going to have to work harder than everybody else to catch up on my conditioning and all that stuff, I just did it.

Nathan Baumeister:

And when I look back over the last 12 months of what's been happening with COVID, we didn't have control over what was going on. We didn't. But that didn't give you an excuse to stop. And those businesses and those individuals that kept going, that kept looking for ways to innovate, kept looking for ways to grow, kept looking for ways to make a difference in people's lives are the ones that now are stronger than they were 12 months ago.

James Robert Lay:

I really like that. Keep going. Don't stop. And to your own story, you talked about... You stepped away and then you came back. And then you said it was a little bit scary. What role did courage play in making that commitment to keep going? And maybe what role does courage play that we're seeing in the banking space for those to continue to move down this path of digital growth in this post-COVID world? How does courage play out in all of this?

Nathan Baumeister:

I love courage for a couple of reasons. First, one thing I think a lot of people get wrong, courage doesn't mean there's an absence of fear. That's not true. There is no absence of fear. In fact, if there is an absence of fear, you're not courageous. It is about in the face of fear, being willing to still accept the consequences that might come and still go ahead and make the decisions that you're making.

Nathan Baumeister:

I mean, I'll tell you right now, there are six events that you do in men's gymnastics. One of them is called the high bar. That's the skinny one that you swing around. You're supposed to let it go and then grab it again. It's ridiculous. Even just talking about it, my palms get sweaty, my heart starts to increase. And I haven't touched a high bar in 15 years, but it didn't change the fact that when it was time to get up there and go for it. You had to get up there and go for it. And what is the fear that's holding people back, financial brands back in the COVID worlds or post-COVID worlds are thinking of digital transformation, thinking about how do I compete against all of these things that are out there? It's okay to feel fear. It's okay. In fact, it's probably going to drive your performance to make it even better.

James Robert Lay:

And I'm going to lean on a lot of the writing of Brené Brown, where she writes, "Courage is contagious," and I actually quoted that now almost a year ago whenever COVID was starting. And I like that perspective. It's not about you don't have fear. You embrace that, but you almost use that fear as fuel. But then if you take a courageous standpoint, then courage can be contagious to those that are around you to help elevate their own level of courage right alongside you. And I think that's what leadership is really all about. And when we think about leadership, particularly technology leadership, you guys are doing some really good work in helping to move the ball, move the needle forward. And historically, technology for financial brands, only just a few different options to upgrade their tech stack.

James Robert Lay:

They could build it. They could buy it. Neither one was a lot of fun. The building, it had a high capital expense. Buying it felt like they're going to go to prison with contracts that just didn't make sense. But I

think that's where courage comes because there's a lot of false hope in some of these deals. And the good news that I'm seeing is banks and [inaudible 00:06:47] are really starting to hold technology partners and their vendors to a higher standard. They're having the courage to do so. How is what we're hearing a lot about now, this idea of banking as a service, how is this changing the rules of the game? How is maybe banking as a service giving bankers even more courage to move down this path?

Nathan Baumeister:

Yeah. There's a lot of concepts that are all pulled together in the technology world right now when banks are making these decisions. Banking as a service is one that's talked about quite a bit. Another one is software as a service, and they're really interrelated. And depending on what you first think of when you hear SaaS, which is the software as a service or banking as a service. Sometimes people call it BaaS. Not the one that you eat. But some people see it as an opportunity. Some people see it as a threat. And honestly, it is both of them. There's different types of banking as a service companies and there's different types of SaaS companies that can represent a large threat to an individual financial institution or even to a whole industry of financial institutions or financial brands, just depending on how you look at it. So maybe James, let me know. Would it be helpful maybe to talk a little bit about what SaaS is, what BaaS is, kind of the difference between the two?

James Robert Lay:

I think it would be because I understand it, but I think for the dear listener, software as a service, maybe it's a term that we've heard a lot more, but BaaS... and I like that, not the ones that we eat... it's a newer subject. So can we just take a step back and define that? Because it's a word that we're going to hear more and more of in this post-COVID world. And I want people to have an understanding of what it means that they can confidently talk about it.

Nathan Baumeister:

Okay, great. So when something is as a service, that means that you don't actually own it, right? That was kind of the big push forward. Salesforce.com is obviously the first big player that jumped into software as a service. You don't own the software. You license it out. It's hosted somewhere else. Someone else takes care of it and I can just log in and use what I need to use. I don't need to buy the whole thing. Right?

Nathan Baumeister:

And so banking as a service is that exact same capability, but specifically for banking services, which we mean by that is things that require a chartered financial institution in the US. So there's a whole bunch of software as a service companies that want to provide banking services, but they don't have a charter. So since they don't have a charter, they want to look for opportunities to basically use a bank's charter, right? Or use the bank's technology stack to be able to serve those types of typical services that you get just from a bank: checking accounts, savings accounts, loans, those types of things. So it allows software companies who are not banks to offer those banking services.

James Robert Lay:

And from a banking perspective... I'm going to go on the other side of the table. I'm a CEO. How might banking as a service help me create more value for my customers, and then as a result, create more value for my financial brand?

Nathan Baumeister:

Yeah. And that is the core of the question, right? So the first thing to embrace if you go down the path of banking as a service... and up to this point, the best data that I have, there's about 90 financial

institutions in the US that are dabbling in this space. So pretty small percentage when you think of all the banks and credit unions here in the US that are actually playing in the space. You have to redefine who is your customer because by a bank offering banking as a service, your current customers aren't going to benefit from it. You're going to get a new customer base, which are software companies. And now those software companies, you are going to be a vendor to them and you're going to be offering services to them. You're going to basically be infrastructure for those things that they're going out to the marketplace for. And so this is a very, very different business model. This is a very different service model than most financial institutions have stepped into up to this point.

James Robert Lay:

So it becomes an operational supporting the... to your point, the infrastructure behind the scenes and letting someone else maybe take more of the front stage perspective, the go-to-market, and then we're playing more of that backstage supporting role.

Nathan Baumeister:

That's exactly right. And this is where it goes into where the threat is here. So let's say all institutions across the United States decided to do banking as a service. Well, first off, I'm going to tell you it's not going to work because what's the one rule that we've learned about infrastructure ever since the Industrial Revolution? Infrastructure in the end is scale play. That's it. There's nothing else to it than that. If you're going to be infrastructure, you have to build scale. That's the way that you create profit and long-term growth.

Nathan Baumeister:

So when you look at... Before banking as a service happened, infrastructure as a service happened, right? A lot of you have heard of AWS. A lot of you verdict of Azure. A lot of you have heard of the Google cloud platform. These are infrastructure as a service, right? So that I don't need my own data center. I can just rent a portion of AWS. There is a reason that there are really only three options in the marketplace right now, and that they are some of the largest companies in the United States, because infrastructure is a scale play.

James Robert Lay:

Well, I think the AWS story, AWS being Amazon Web Services, I think that's a unique story because Amazon had all of this extra capacity with their infrastructure that they figured, "Well, we could take this to the marketplace and license or provide a small piece of the pie and create more value and more revenue for Amazon." And that's a unique model that Amazon took to play. But now when we think about infrastructure to the point of banking as a service, you mentioned some of these challenges here. Let's dive a little bit deeper there.

Nathan Baumeister:

Yeah. So the first challenges is figuring out this new business model. Your client is no longer the law firm, the municipality, the consumer that lives down the street. Your client is now a software company who's using the most modern technology, fully conversant in APIs, deep into data, really understanding the technology stack, right? And so they come to work with your team. Do you have the people there to support these types of clients, to speak their language? Do you have the technology infrastructure to be able to plug into their technology infrastructure? And so that's where some of those threats come to play is how is it that... First, banking as a service. I'm telling you right now, there's not going to be a lot of winners. And more than likely, the banks that go in there first, they're going to build up this capacity

sooner than everybody else. And anyone that gets traction is probably going to do a merger with the rest of the banks that are being able to do banking as a service.

Nathan Baumeister:

The other challenge that exists is when you are an infrastructure or you're a backseat player, the capture of value you can get in the relationships that are being created is going to be minimized, right? So the front end player, the person, I think you said front stage, the person the front stage is the one that's going to capture the whole customer relationship profitability. The infrastructure piece is a volume play. Well, I'm going to be able to help you with all of your customers, and I'll be able to help this other bank... or sorry, this other software company over here with all their customers. And I'm just going to be able to get a lot of volume. And a little piece of a lot of volume is better than a big piece of a smaller volume. And this is a very different economic model than what most banks are used to currently where they're in the front stage offering their products directly to the customers, and then they get the bulk of the profitability that comes from those customers.

James Robert Lay:

So I'm a CEO. I'm listening. I get where you're going conceptually. Why would I want to exit where I've gotten to the point to where I'm at today, which is that I offer the front stage experience and some of the backstage. Why would I want to go away from that and start working with these other technology companies that can offer the front stage experience? I take a smaller piece of the pie, but I have the operational efficiency to do this for multiple... We'll just call them "brands". Where's my long-term value creation this, and how can I reconcile this? Because that's a little bit scary proposition. I get where you're going, but something's holding me back with this.

Nathan Baumeister:

Yeah, no, I think it is very scary. In fact, James, this is why I would propose that the large majority of financial institutions should not play in the space. I think that there's a better model for banks and credit unions and other financial brands to still stay in the forefront while still being able to offer technology solutions where they can still continue to capture the larger portion of the economic relationship. Now, that being said, if you're still listening, you're like, "No, man, I want to play." Then I'm all for it because there is not yet a dominant design or market leader yet. So that means that there still is space for someone to come and be the AWS. There really is. The 90 banks that have been playing,. There's a lot of them that have been doing a really great job, but it's still a very emergent market. There's still a lot of growth to be had. It's not going to be a lot of folks. Right?

Nathan Baumeister:

But if you really are committed to it, then you need to commit to it. Right? It's really diving deep. How do you figure out how to do business development with folks out in the Silicon Valley, out in Austin, Texas, out here in Boston, Massachusetts? Salt Lake City's another big ones. Some people call it the Silicon Slopes. I mean, where these tech center hubs are, what are you doing to go build your business development efforts to make sure that when they think, "Oh, you know what? I need banking as a service. I'm going to think of bank XYZ or credit union XYZ." And like I said, it's just a different business model. And you need to be thinking of your talent outside of just business development on technology because what technology stack do you have that's going to be able to easily plug into and support a lot of these different software companies? And do you have the right people on staff to actually make that happen?

James Robert Lay:

Yeah. You mentioned this being more of a... I would call it a niche play for a smaller subset of institutions who have the capability, the technology, and the talent to go and build these new relationships. When you think about banking as a service, what is a common belief that this industry might have or others in this industry might have right now that you just disagree with?

Nathan Baumeister:

Yeah. Well, James, I kind of mentioned it already, but it's this idea that it's the panacea of next-stage growth for banks. I think that is going to be a panacea for next-stage growth for certain number of banks. But I do not think it's something that should be on all banks' strategic initiatives or all financial brands' strategic initiatives because I don't think that... First, not everyone's going to win. And secondarily, I think there's a lot of banks out there that just aren't ready for it.

James Robert Lay:

And to that point, you mentioned that there are other opportunities, other plays, other paths someone could go down if they didn't go this banking as a service route to still grow, to capture market share, profitability. What might those be from your own perspective of the world?

Nathan Baumeister:

Yeah, well, first and foremost, I think we all as an industry, as financial brands, need to totally embrace that our future is technology. But what's interesting is it's not technology alone. It's relationship and expertise paired with the right technology. And as long as you think of both of those together and you try and figure out ways to be able to differentiate yourself and how you could come to market and those types of aspects, you're going to be able to succeed. So in the same way that there's all these software as a service companies that want to offer banking technology, right? They want to be able to offer checking accounts, savings accounts, loans, those types of things, there's also a ton of software as a service companies that have a very, very hard time in customer acquisition. Now, I don't know about you James, but do you know a whole bunch of firms and institutions all throughout the United States that have a great customer base?

James Robert Lay:

Community FIs, man, community financial brands.

Nathan Baumeister:

They do. They have something that is desperately needed for most SaaS companies. And what's really cool about a lot of the software that's coming out these days in the SaaS world is that you're getting more and more targeted and more and more niche-y products. And I know it's an old cliché saying, but you got to say it. The riches are in the niches.

James Robert Lay:

Right. That's right. And as you look at this... and I agree, and I've written about this a lot. I've spoken about this a lot. You talked about SaaS, FinTech, however you want to frame that. They need eyeballs. Community financial brands have the eyeballs. What are the opportunities to bring these together to meet in the middle?

Nathan Baumeister:

Yeah. So it all comes down to fulfilling needs, and there is no substitute in business than finding a pain point that a group of folks that you want to service and then taking care of that pain point. That's how you build a long-term successful business. And so it's not just a financial institution wakes up one day and says, "I want to partner with this cool technology because I looked at it. It's pretty awesome. I went to Finovate last year and they presented. I want to use the next cool thing." That's not the way to do strategy.

James Robert Lay:

Right. It's the shiny object syndrome. I mean, you're going to be pulled 1,000 different directions every single year you go to Finovate.

Nathan Baumeister:

Exactly. Well, and they're great presentations too. I mean, I've had companies that have presented there and it's awesome going there and getting to talk to all the different banks and credit unions and see all these cool technology stuff that's going on. But the key is you want to be intentional about what markets and segments and niches that you want to serve. After you're intentional on those markets, niches, verticals, however you want to call it, segments, we could use whatever word we want. Then just go talk to them. Watch them. Go see a day in the life of. Spend time with them. Say, "What's frustrating to you. Hey, you banked with me for the last 10 years. What's the most frustrating thing about it? What are things that you wish you could do that you can't do? What do all those people over there do?"

Nathan Baumeister:

And what you're going to find, you're going to find these pain points. And when you find those pain points, I can almost guarantee you that you'll be able to find a SaaS company that actually solves those pain points. And so it's about being intentional and then listening very, very closely to finding how is it that you could provide value in the relationship that you have with the folks that you already have relationships with?

James Robert Lay:

Going all in is the acronym that I use and teach by. Going all in on people. You ask good questions. You listen to them. And then you learn about what's keeping them up at night, those questions and concerns. And then what are the hopes and dreams that they have on the flip side of the equation? And then I like that... Then it's like, now you have clarity into those that you could help, and then more importantly, how you might be able to help them. And I want to talk about what you're doing at ZSuite right now with the problems that you're solving. Can you unpack some of this? Because it really backs nicely into this part of the conversation of where you've been, where you're at, and then where are some of those opportunities that we might be able to go next, just on this own personal journey that you're taking.

Nathan Baumeister:

Yeah, for sure. And I share this with the idea of just a blueprint, right? It's just a blueprint because that's all it is. Our company actually started as a product innovation group within a bank. That's where we started. And then they went about their innovation in exactly the way that I said. "Man, we need more deposits. Well, look. We bank a lot of property managers and landlords, but we don't have a lot of their deposits. They're just on our lending side of the equation. Huh. I wonder how we could get them to get more deposits. I don't know. Let's go talk to them. Oh, Hey, they have a hard time collecting rent. Let's help them collect rent. Cool. Oh, I have a hard time managing tenant security deposit accounts. Oh, cool. Let's solve that problem." And they figured out how to solve those problems.

Nathan Baumeister:

And that was it. That was the start of our company. Those are the two products that we then spun out from Leader Bank and have taken out to other financial institutions throughout the US. And really, we just kind of continued on that tradition. We went out and talked to banks and we said, "Hey, we have these two things that help property managers and landlords collect rent [inaudible 00:24:44] tenant security deposit accounts. What do you think?" They're like, "Hey, that's cool. We could use that. But did you know that I had these other commercial clients that have other escrow needs that aren't tenant security?" And then start talking about law firms and municipalities and all these different types of things and how much of a pain it is to manage those accounts and how many law firms say that they wished they could have more digital access and they could do this and they could do that. And we're like, "Well, shoot. It looks like we could probably help with that. Why don't we build something to help solve that?"

Nathan Baumeister:

And that's it, right? So what do we do? Well, we build digital escrow and subaccounting solutions for banks and credit unions to offer in their treasury management suite if they're focused on commercial verticals that need it. And that's it. If you don't, that's cool. Find something else that's passionate for you, but just following the road of listening.

James Robert Lay:

And knowing the story of Leader Bank and the work that Jay did and how this has got spun out, I think the key takeaway here is getting really good at asking good questions, listening, and then coming back to the marketplace with a cure or solutions to those pain points. What is it from your perspective that might keep financial brands from just even asking these questions to be... Because it's not rocket science and I'm hearing more and more patterns of leaders that are doing this, but they are very few and far between at this point. I'm hoping that we can get more of this perspective of asking questions, talking with customers, learning and not assuming anything, but really first principles thinking of starting at the ground level and just being curious. What keeps financial brands from even maybe beginning this journey to begin with in the first place historically up to this point?

Nathan Baumeister:

That's a good question. I don't know. I really don't know. I can look into myself. What stops me from asking questions? What stops me from being curious? And typically it comes down to two things. Fear that when I go talk to people, they're going to tell me some stuff that I don't really like or isn't consistent with my perception of myself or my business. And second, pride. I already know the answer.

James Robert Lay:

Wow. And I think the solution... we've come full circle now... to lean into that, the fear of the perception and pride... is having the courage to go out and whatever that answer might be, be able to accept it. And then not only accept it, but then have the courage to take action against it. And when we shift the conversation from... and really the thinking from being focused on ourselves and what we need as an individual or an organization and an institution, and start to train the mind to put the focus on the people in the communities that we serve... and communities doesn't have to be defined by borders anymore. It can be an affinity. For example, the work that you're doing. You've got these people who take... they had these prob... Well, that's a community. It's an affinity of people who have a similar problem, but it wasn't about what Leader Bank was doing. It was about the needs of the marketplace and it comes back to the point of niche.

James Robert Lay:

So if we look at this idea of niche, maybe it just starts. Maybe we can identify these, these opportunities by just getting good at asking good questions. What do you think? I'm just kind of riffing on this a little bit.

Nathan Baumeister:

No. I mean, so when I start talking to people and they're like, "I love this idea, but where can I start with niches?" I always encourage them to start where you're at. You're a financial brand. You already have customers. You have members. You have people that you're working with. Start where you're at.

James Robert Lay:

Look inward.

Nathan Baumeister:

Yeah. You have branch locations already physically in certain communities. Start where you're at. Have the conversations with those folks. Figure out from a data perspective what are some of the common themes that I'm seeing around here? What's my fastest-growing segment within my lending portfolio? Who are the folks that our business development officers are getting the most traction with? I mean, just look at where you're at and start there.

James Robert Lay:

And this is a conversation internally that probably needs to happen more frequently. I think historically maybe we have this conversation once a year, but if we could maybe increase the speed of internal perspective and internal sharing of knowledge, that can then increase the speed of creating solutions or bringing solutions to bear in the marketplace. And I think too, maybe the opportunity also in a conversation I've been having more and more is just piloting, testing, trying something because it doesn't mean that we have to change the entire culture and the organization. It's like we can just start small here, test it, figure it out, what works, what doesn't work, learn from that experience and then apply those learnings going forward. Maybe if you think back with how you've gotten to this point where you're at with ZSuite and the work that you're doing, how might have some of that taken place of iteration? Because you've shared some of that like, "We did this and then we did this and then we did this."

Nathan Baumeister:

Yeah. There's nothing as powerful as a low-cost experiment. It's an amazing way to be able to learn and there are so many different ways to do these low-cost experiments. Again, there's just so many ways that you could do it. You could just take a PowerPoint presentation with a couple of screenshots and just go out to some of your customers and be like, "I'm thinking of doing something like this. What do you think?" Saying, "Oh, hey, I want to run a Google Ads campaign or a Facebook campaign with this new product offering, but I'm not actually going to have the product. I'm just going to have a link that you click on that goes to a webpage saying, 'Thanks for participating in our experiment. We just wanted to see who would be interested in it.'" Why can't you do that? That might cost you 1,000 bucks, maybe. And then think of the insight that you could get. And here's the really cool thing, James. There are hundreds of SaaS companies that would jump on board with these low-cost experiments along with so many of the financial brands here in the US.

James Robert Lay:

And you could actually get them to help fund some of this market research, which is real-world data to help inform your future decision-making to bring the future into the present moment. That's a really great, practical idea that anyone can think about, anyone can deploy. And I'm going to take your thinking even a little bit further, if I may. Is that okay with you?

Nathan Baumeister:

Oh, of course.

James Robert Lay:

So you run the ad against the product to be determined, but you're looking to see what demand and appetite might be like. And you actually, instead of just having, "Thanks for the experiment," you just get a lead capture form, first name, last name, email address. And that can then yield a 15-minute conversation to dive a little bit deeper to not only get the quantitative data, but maybe even get some more qualitative data. And you frame that thinking even a little bit further, and then you have the screen share or the slides showing the UI or user interface of what this could look like. Man, I like this. Rapid prototype development is what's popping to the top of my mind with this.

Nathan Baumeister:

That's exactly what it is. And here's the thing is most SaaS companies, they're very skilled in this and this is something that if they're not doing it, you probably shouldn't partner with them.

Nathan Baumeister:

So most of them are doing it. So even if it's new to you, that's cool. It's okay that it's new to you. That doesn't mean you have to be an expert. Lean on other people. And if you can't find other people to do it with, move forward.

James Robert Lay:

I mean, you're echoing the conversation that I had with Dan Sullivan from Strategic Coach a couple of episodes ago when we were talking about putting the who before the how. I think so many financial brands, they might get stuck because they think, "Well, how are we going to do this?" And you've just provided a clear path forward with some very specific action items of looking for the who that you could bring, partner with, collab... and I think it's not even partner... collaborate with and you're doing so to create value in the marketplace, and you're gaining some insights just from this whole experience in and of itself that can create exponential value externally.

James Robert Lay:

Nathan, this has been a great conversation and I thank you for the perspective, the lessons that you've shared, and it all comes down to that one word that we started this with. It's courage, leaning in and having the courage to just take those first steps forward. You've given a lot of perspective here. If we could just distill this down and sum it up, what would be that one step, that micro commitment that someone is listening today could take to just maybe move forward just to one of these different initiatives or elements that we've talked about?

Nathan Baumeister:

All right, I'm going to cheat. I'm going to give two steps, but they're still micro.

James Robert Lay:

We'll take it.

Nathan Baumeister:

Pull the data on your customers. Find some sort of pattern or segment. Talk to 10 of them. And when I say talk to them, I'm not saying offer your current product set. Talk to them. "Tell me about your business. What keeps you up at night? What's really hard for you to do? Can I come on site and just to spend a half a day with you? Can I take you to lunch?" So that's it. Find a segment or a niche in your customer base and talk to 10 of them.

James Robert Lay:

As a follow-up to that for the dear listener, when was the last time that you took time to do that? And I'm going to build upon that thought and take it a step further. Operationalize this. Do it every 90 days and you're guaranteed to learn something new every 90 days and build the collective knowledge as we all move forward on this journey of digital growth. Nathan, if someone wants to continue this conversation with you, what's the best way for them to reach out and say hello?

Nathan Baumeister:

Yeah, absolutely. Nathan@zsuitetech.com, always happy to receive emails, and shoot, if you want to give me a call, I don't mind giving my cell phone out (956) 451-8184. Give me a call and I'd love to chat with you.

James Robert Lay:

Give Nathan a call. Chat with Nathan. Learn from Nathan. This has been great. Nathan, thank you so much for joining me on another episode of Banking on Digital Growth. As always and until next time, be well, do good, and wash your hands.