

Paula Tompkins:

Using the digital to put the person in need with the person that can help them is so important.

James Robert Lay:

Greetings and hello, I am James Robert Lay and welcome to the 86th episode of the Banking on Digital Growth podcast. Today's episode is part of the Exponential Insight series, and I'm excited to welcome Paula Tompkins to the show. Paula is the founder and the CEO of ChannelNet. She is an acknowledged pioneer using personal technology to facilitate multichannel marketing in sales. Over the last 30 years, Paula has helped hundreds of the world's leading companies grow by using technology to build customer relationships and sell even more products. And now she's bringing that experience, that expertise, to grow financial brands, banks, and credit unions. Welcome to the show, Paula.

Paula Tompkins:

Well, thank you. I'm delighted to be here.

James Robert Lay:

It is good to have you, and it's good to catch up. We've had a lot of great conversations over the last year, and as we reflect on that last year, and really look ahead in this post-COVID world, that we've all been moving through together, I think we're seeing the light at the other end of the tunnel. What is one thing that you're just excited about right now, personally or professionally?

Paula Tompkins:

Well, over the last year at first it was a scary period I think for all of us, we didn't know what was going to happen, and it really does create an opportunity in every dark cloud, in every bad situation, things just really start to improve. And it causes you to think a lot deeper about what you're doing, where you're going, what you want your solution to be and what it can be. And during the COVID period, we had a tremendous... All of our clients were desperate for help and we were able to very quickly turn around information and messaging to their customers and members instantly with surveys on how was the pandemic affecting them and going out and talking to them about the status of their local branch and helping them get back on their feet in terms of how they're communicating. It also opened up an opportunity for us to delve into very deep partnerships. And that has been a real boost because it's expanded the number of use cases and things we can do for our banks and credit unions exponentially.

James Robert Lay:

Absolutely. And to hear you review and reflect on that, think about what you're doing, how you're doing it, how it can be even better, I think you're tapping into something too that I'm hearing a lot about from financial brand leaders is they're taking a moment to pause, to think and reflect why they're doing what they're doing to begin with in the first place. And you mentioned collaboration. To me, I see collaboration as one of the benefits of coming out of this post-COVID world that we're still navigating through, but there's been a shift maybe just at a conscious level, at a subconscious level, that maybe competition is looking at the world through the lens of scarcity where I see there's still so much abundance, there's so much opportunity to help transform the lives of people in the communities that financial brands serve.

James Robert Lay:

And you talk about thinking, thinking about our thinking, reflecting over not just the past year, but you bring a tremendous amount of experience and expertise of 30 years. Look back over that last 30 years, just on your own personal journey, how has the role of marketing and sales transformed the most for financial brands?

Paula Tompkins:

I would say that there was some, when we first began working with large corporations back in the mid to late '80s, we worked with, in those days it was called Chase Manhattan Bank, and others. And they were very willing, in those days, to do some level of experimentation. And it was literally experimentation, almost like R and B, of new things that they wanted to try. And then the recession hit in the early '90s and all the marketing budgets were pulled and there was no experimenting whatsoever and everybody was back in the trenches. And I've just observed a lot of these brands still caught up in the old way, right? And talking about being slaves to their agencies, still doing a lot of television, radio, not so much print as much as they used to, but what's replaced that is all this Google ads and ad words and everything they can do to acquire new customers, they aren't doing anything to mine the existing customer base. And it's shocking to me.

Paula Tompkins:

And I've watched the auto industry just spend their entire history trying to sell the next car. Right? Well, what about the person that just bought the car? What are we doing to build a relationship with them? And it's siloed and it's choppy internally, and this group owns that and it's still politics. And they still don't look at their customer base holistically, try to identify life events, try to identify points of pain. People need help. What about a disaster? You went through one down there where you launched your power and you've probably been through floods and hurricanes and has any of your financial institutions reached out to you and said, "How can I help?"

James Robert Lay:

Absolutely not. And that to me, what you're talking about, financial brands spend an enormous amount of money to attract, to acquire new accounts. But then, and I've seen this with my own eyes, they're bleeding out accounts on the back end. And sometimes they're gray accounts, meaning that the account is open, but it's not active. They're not utilizing it. And to come back in a moment of crisis as you're referencing the icepocalypse of 2021 down here in Texas, what an amazing opportunity just to reach out, how might I be able to help you? How might I be able to be of service to you, even if it's not selling anything, it's just asking a simple question?

Paula Tompkins:

How about this? Every time a customer opens a new product or service, that could be a customer or a member, do we even thank them?

James Robert Lay:

Oh, Oh, I got to tell you real time. This is real-time research that we're doing right now for a financial brand as part of our digital secret shopping studies. And we look at different areas of the buying journey, in this particular case, it is the moment of truth, i.e. conversion. So we're testing their online account opening experience against larger financial brands and even against some of the Neo banks, and then we're now also testing what happens next. So they either A,

do they open the account or do they abandon? So what happens when the abandonment happens? B, if they go through and open the account, then what happens?

James Robert Lay:

What is the follow-up communication and what we're finding, real-time insights, Chime, because Chime is one of the benchmarks in this study, Chime is by and large the top of mind recall in this study and we ask, "Why is Chime?" You've gone through three or four experiences, why does Chime come top of mind? Because of the way that they're communicating. And it's consistent communication, it's ongoing communication. And so I ask, is it... And we're talking multiple, multiple emails, probably a good 10 to 12 emails within the first 30 days. And I said, "Is that annoying? Is that frustrating to you?" They said, "Absolutely not," because they're not trying to sell anything. They're just saying, "Hey, have you thought about this? Have you considered this?" They're making recommendations. They're checking in, "Hey, this is where your debit card..." I mean, it's all, we would call it advisory coaching and accountability, not pushing a product down people's throats.

Paula Tompkins:

That's right. That's right. We go the next step, and the beauty of going beyond email is we can embed in all our communication, a simple survey. How was your account opening experience? And when they click on that, we know who they are. And we instantly send that score back on that individual member or customer. And so the institution, we encourage them to reach out by phone, whether it was good, bad, or ugly. And so those are the kinds of things we're coaching our clients to do. The next thing we do is we constantly are trying to find out what's going on in their lives. What are their life events? Are they thinking about a second home? Are they worried about retirement? Do they think they have enough money saved? We don't dialogue through technology. We still just push messages.

Paula Tompkins:

And so even if it's, thank you for opening the new account, or thank you for opening that second account, or thank you for signing up for Billpay, here's how you use it, by the way, how was your experience? And then we can real-time report back to the institution, what was that individual member or customer's behavior? And that's where I see a lot of the marketers are missing the point. The other thing we do a lot of is what we call demand sensing through these interactions and triggers. And if somebody clicks on a credit app or rates for a new car loan, what are they doing about it? [crosstalk 00:11:17] led into a lead.

James Robert Lay:

Yeah. People are leaving. So I like to call it either digital bread crumbs or digital exhaust. We're able to track an individual's digital behavior and that can be very creepy. And there's a whole conversation we can have about privacy. And it's almost like we can use it like The Force in Star Wars. The Force is a neutral experience. It can be used for good or it can be used for evil. And to me, I see financial brands being able to use it from a sense of empowerment. And even this idea, coming back to what you were talking about, acquisition versus diving deeper to create even more value. There was a study that was shared from a HubSpot that it's five to 25 times more expensive to acquire a new customer than it is to retain an existing one. And then the likelihood of selling to a new prospect is only five to 20%, but selling to an existing account holder increases to 60 to 70% because there's already some type of affinity goodwill, but you need to continue to reinforce that, correct?

Paula Tompkins:

Yes, that is exactly right. And we talked a little bit about budgets and I don't know if you're anxious to get into that section or not, but look, we know branches are shrinking or some of them are going to go away. I mean, people now with the new technologies they don't need so much in person, but they still need help and advice and they still want to look somebody in the eye. So we gearing ourselves around virtual branches or virtual banking is very, very important. They still need to talk to an expert. Listen, I am not an investment planner, right?

Paula Tompkins:

I mean, I'm busy doing my work every day. So I appreciate being able to talk to my investment advisor, get his advice, understand his point of view, read the white papers they're generating and worried about taxes and the implication of taxes. And you need a human being to help you with that stuff. So that's still very important, and putting, using the digital to put the person in need with the person that can help them is so important. And that's going to separate the men from the boys, as we say in the auto industry, right?

James Robert Lay:

Yeah, and I think you're onto something and it's a big part of my teaching and my advising and my coaching that this idea of digital versus the branch, I don't think that's the right path. I just got into this really good, I would say, just debate and exchange of thoughts and ideas on LinkedIn from a post that David Horton, it was a survey that he had issued and the survey was framed around if a primary bank closed all of its branches, how would you feel about digital-only channels for advice issues and customer service? And the responses were, I'm happy with digital only, face-to-face in branch is better, or I don't care. And Ron Shevlin came in and he said he had a tough time answering the poll, how it was worded. And I agree because this is not a binary approach. It's not branch only or digital only, it's combining the human experience through the digital channel. And if someone wants to transition from digital into the branch, well, give them that path, don't force them.

Paula Tompkins:

Let them schedule a meeting.

James Robert Lay:

Absolutely, schedule a meeting. And we're seeing a lot of that in healthcare right now.

Paula Tompkins:

Absolutely. Now, it's interesting I just had an incident where I needed telemedicine and what my doctor told me is, "You know what? It's still not three-dimensional." And so he needed to look at my wound, right? And he couldn't, so I had to go to his office, but it's exactly the same. There's some times when you just need to sit down, look somebody in the eye, get out all the documents and paperwork. And for those that don't feel they need that, fine, but it is omnichannel. It is not digital only, branch only. And bringing those two together in a way to help the member or customer is so critical.

James Robert Lay:

I want to come back to this white paper that you're referencing around the perspective of budget. And it's a really good one because it's about quantifying. And another area that you

noted in this white paper for opportunity is that of measuring the time required to build a personalized digital experience. You frame this around the thinking of agile or what we would call growth sprints. And this is a very different way of thinking and doing for many financial brands up to this point, but it's one that I see as a viable path to really exponential future growth in an ever-growing complex digital world. And one of the things that you noted, and this is important when it comes to agile or these growth sprints is something called, we'll define as rapid prototype development, but rapid it's important to frame, and maybe you could dive deeper here, rapid, does that necessarily mean poorly functioning?

Paula Tompkins:

No, no, no, no. In fact, we've been practicing agile methodologies since 2006, and it's what allows our platform to be so flexible and have so many different use cases for our clients, our banking and credit union clients. And for example, let's say you were going to be hit by a hurricane in Texas. Okay? Now what are we going to do? Within a day, we can have a personal experience for all those that are in the path of the hurricane by ZIP code, by state, by name, by number, by whatever means. And we can instantly communicate with them. The branch is going to be closed. Here's some preventative steps you can take. If you've got damage, here's an emergency number you can call. We know you have a mortgage with us, make sure all your windows are boarded up. And so we can get that out same day. Okay?

James Robert Lay:

Let me ask you a question because you've been practicing rapid prototype development, agile methodology since 2006, and this is another newer area of focus and operations, not just for marketing, not just for marketing sales, but I think really from a leadership perspective, how can you recommend leadership teams overcome the perceived dangers of working in an agile way? Because before it's always been three to five years strategic plans and not just doesn't work in this post-COVID world, what would you recommend? Because you're a leader, you're a CEO. How can you transform the thinking to really turn and transform ideas over at a much more rapid pace? Rapid once again, doesn't mean half-baked or bad.

Paula Tompkins:

No, it does not. And here's what I see in the financial services industry. They think they have all the answers internally. They go out and they buy a big platform. They buy Salesforce, they buy whatever. Then they hire five, 10 people to go and spend 18 months to two years, to three years trying to get it up and running and organized. We can do that in two to three weeks. Okay? And so what they need to understand is that buy versus build, right? And that's a huge, huge area of opportunity. And if they pick the right vendor that understands their business and understands how to help them and has the turnkey approach, rather than trying to spend eight months training someone on a tool on how to do it in-house, that's crazy. That's crazy in today's world. Furthermore, they don't have the expertise. They don't even know what's possible. And that's what's amazing to me after 36 years doing this, is they don't have a clue about what's possible, that thinking outside the box. And I will tell you that a lot of our clients have really inspired us during this period. I mentioned Tropical, and the fact that we're now embedding our personal pages into their brand website. So when a known member comes back to that website, we were able to do that in a week, not years.

James Robert Lay:

Yeah. Thinking about all of this, this journey that you've been on, that you've seen your clients, the roadblocks, right? I think you talk about, people don't have a clue. And I agree, and that's one of the big reasons that we're continuously doubling down on just training, on education to help leadership teams overcome their fears of the unknown, because when you fear the unknown you can't make those next steps forward on that journey. So training and education is a great way to help the unaware become aware of those future opportunities, number one, and then number two, give them some hope, give them some inspiration of what others are doing, before we get to that point, which we'll go there in a minute, what are the biggest or what is the biggest roadblock that you see when it comes to digital data personalization that holds financial brands back from realizing and maximizing their full potential here?

Paula Tompkins:

I think that it's just, it really is a lack of knowledge and a lack of experience. And that's why they need to bring an experienced partner on board that can help guide them through the journey and educate them every step of the way. And what we like to do with our clients is we have, at least it depends on the client, but a weekly, a biweekly or a monthly meeting to discuss what worked, what didn't, how can we improve? Let's look at the analytics, let's move these pieces around on the page so we can... Let's change the words and let's fine tune. And so we're in a constant state of improvement, and that's another thing agile methodology allows you to do, not just learn how to run the tool and blast out things, right? But really dig down and find the secrets that are going to drive the success on an ongoing basis. And what we've learned over 36 years is incredible. What works, what doesn't, what are the roadblocks? So many times it's silos, budgets, or it's just downright a lack of understanding what's possible.

James Robert Lay:

I think what you're talking about, I was just having this conversation the other day with Jefferey Kendall from NYMBUS on an event that was hosted by the Financial Brand Forum. And we were talking about build versus buy. And if you want to build it, you really are looking at 18, 24, sometimes 36 months. And there's a lot of pride in that ownership, but I want to frame this another way, because people are more likely to take action to avoid a loss than they are to achieve a gain. There's a hidden cost associated, not just a monetary or a financial cost. There is a massive opportunity cost by trying to build all of this because you're losing the opportunities that you could be creating instantly and then continuously learning from that. I think that's where failure has to be even reshaped internally. Failure is not bad, failure is a learning opportunity, right?

Paula Tompkins:

Absolutely. And lost opportunity cost, if you want to take that 18 months and that million or 2 million or \$3 million you're going to spend, and then add to that the fact that over that period of time, you've bled more customers and members, you've not crossed-sold them. You've not met their needs because you're busy building some empire. And by the way, who says that you're going to be able to hire the people that understand what to do and how to get it done in an appropriate way?



James Robert Lay:

Great point. Because the competition there on attracting talent from what we're seeing from our research, isn't just other financial brands. You are competing with SAS, you are competing with e-com and digital retailers. And so you have to be just as compelling if not even more compelling, just like account holders to attract that talent, but more importantly, retain that talent because I've been seeing massive talent shifts post-COVID, people coming in and then moving out of the industry for multiple reasons.

Paula Tompkins:

Absolutely. A, they aren't appreciated. B, they probably are stuck in some IT department somewhere. And, I mean, we need IT, they're important. We need them to be able to manage what they know best and that's the core and all the processes and systems in the background, but they aren't customer experience experts. They aren't usability experts. They don't understand interaction and behavior and when and how to trigger information that's going to be meaningful to that member or customer. So they get frustrated and they can go someplace where it's exciting, where they have more freedom and creativity. And there's just not a lot of advanced thinking in the financial service sector.

James Robert Lay:

But I think it boils down to one word and you said this, and this is what I hear from marketing teams. And even sometimes sales teams. It's just appreciation. We appreciate you for what you're doing to help grow the financial brand. And that's, once again, it's a lack of awareness and understanding of the role of marketing in this post-COVID world. It's not about pushing product. It's about being an experienced engineer that guides someone beyond their questions and concerns towards the hopes and dreams. But marketing alone can't do this, it's marketing plus sales plus ops plus IT, all supported by a leadership team that believes that marketing is not just a cost center, but it's a growth opportunity.

Paula Tompkins:

Yes. Revenue generation. And it is so funny and I'm not going to name who, but we have some clients where we're driving leads to them on a daily basis for car loans, home loans, debt consolidation loans, personal loans, credit cards, new account openings, you name it. And they say, but we can't deal with that internally, we don't know. Wake up, take some of those people that are sitting in the branches waiting on somebody to walk in and make them pick up the phone and call that member or customer.

James Robert Lay:

And I see and hear the same thing through the coaching and advisory work that we're doing, is it chicken or the egg? Right? Some financial brands want to build the quote unquote, digital sales team first, but then they're stuck waiting for opportunity to fall into their lap. I'm like, "No, you drive demand." It's called demand gen and demand marketing for a reason, you create the demand to then fund that operational upgrade. And you can transfer talent with some upscaling, because it's a little bit of a different skill set, not major, but a little bit of a different skillset. That's just simply augmentation.

Paula Tompkins:

Right. Exactly. You are exactly right. And I know of one of the top five banks that's going down that. They have built this enormous call center of "virtual bankers" and they're doing nothing

really to drive leads there. It's crazy what they're doing. So the other thing we do is the minute that person, we sense the demand. We then not only send that lead back to a designate, whether that's a new business development person or a branch or our car loan specialist, but we instantly retarget them with a much deeper, richer experience on that topic. So we give them calculators. We talk about events, if they want to buy their first home, we're going to have a first home seminar or Gee, here's some educational material you can sign up for and learn all about mortgages and how to qualify a mortgage and how your credit is important. So we want to drive them deeper into the funnel, right? Now, how many banks and credit unions really though, James Robert, are calling a sales person?

James Robert Lay:

No, no, no.

Paula Tompkins:

They don't. It's not a sale. I don't know what it is. Maybe on the B2B side, they're more used to trying to sell, but on the consumer side-

James Robert Lay:

It's a massive shift in thinking. And it happened like break this apart, and we do a lot of transforming the thought process because, let's work backwards. A person's habits are informed by their actions. Their actions are informed by their behaviors. Their behaviors are informed by the words they speak to themselves and to others, which are informed by their belief systems, which is then informed by their mindset and their thinking. So it's like you really have to keep coming back to transforming the mindset, to transform the habit, but there's a lot that happens in between that. And it's taking the idea of cells from a reactive standpoint, which is traditionally servicing, to taking and leaning into it being proactive, to become more of an advisor, a guide, a coach, like what we're doing with financial brands and their marketing sales and leadership teams doing the same exact thing for account holders. It's one of the biggest growth opportunities that's untapped, I see over the next three to five years.

Paula Tompkins:

Absolutely. Absolutely. And the fact that everybody is all wrapped up in AI, and AI is great, but it's only one factor. Big data is only one factor. The behaviors are what helps to pull that together and glue it together, so it becomes a very informed conversation. And loading that quote unquote, whether we call it business development person or whatever, with all the information that that customer has given us, right? They've said that they want that to buy that home in the next six to nine months. Oh, good. That they've told us through their calculators that they plan to rent or they're currently renting. And so now we've got a different level of education here because they're renters, right? We know their age, we know their income because we know all this information about them that is part of the [pour 00:32:08] information. So we can start to stitch all that together and give a very good profile to that person. So they know how to advise that customer or member.

James Robert Lay:

And coming back to some of the studies that we've been conducting for financial brands through these secret shopping experiences, we have found, and we've been asking directly as a follow-up exit, would you be interested in getting some type of financial guidance, advisory, coaching, accountability? And time and time again, the answer is resoundingly yes. And the why, money is



confusing. Money is complex. Money is overwhelming and it's taking a toll on my health, my relationships, my wellbeing. I want to shift the conversation here slightly because if I'm listening and I got a lot of empathy for the dear listener, whether they're on the marketing team, the sales team, the leadership team, that's a lot to take in. It really is. It's like drinking from a fire hose. I want to give some hope that you know what? Yeah, this is where things are right now. The good news is it doesn't have to continue to be this way.

James Robert Lay:

And you've been doing a lot of good work with financial brands around the country. You've recently shared a story with me about Natasha, Natasha from UNIFY Credit Union. They have over 3 billion in assets. They're serving over a quarter million account holders around the country. And I think one of the things that excites me most about Natasha story is how her own perspective has transformed from being a product pusher to really bringing together different pieces of data and information to make recommendations, proactive recommendations, personalized recommendations on these journeys.

James Robert Lay:

And one of the things noted in this narrative that I think is critical is that Tasha and her team identified that the biggest opportunity they have, the greatest window is in the first six months of that relationship. They found they were losing out on a tremendous amount of opportunity because their methodology was rooted in the past, in the physical world. And you were able to help come in and transform not just their doing, but I think also more importantly, their thinking to create more value for their financial brand by creating more value for their account holder. Can you provide some hope of what this future could look like by applying this thinking about the work that you've done here with Natasha and UNIFY?

Paula Tompkins:

Well, it's really been hugely collaborative-

James Robert Lay:

That's key.

Paula Tompkins:

And it's not just Natasha, it's the entire team there. Everybody from the chief lending officer, the person in charge of all the branches, the call center team, the entire marketing team. And we have put our foot on the gas. So once we got them up and running with their first use case, was welcoming new members, we then immediately turned to re-engaging existing members. We then turned to newsletters to solve the [inaudible 00:35:32] eight to 10 email blast that we're crossing in in the night. And the whole team there is just fantastic to work with, extremely creative. And now that it's like riding a horse or riding a bike. And I don't know, when you think about riding a bike and your dad or your mom has got you on the wheels and you're scared and you probably fall over once and then you get back on and you keep going. And next thing you know, you're flying down the street. That's what a journey with us is like, right? So we'll walk... We call it walk, run, ballet.

Paula Tompkins:

So we will start out with solving one of your problems. And then we'll step you as you tell us about more problems. Like we need to bring in... We need a switch kit. Okay? How do we do

that quickly and get that up and running? We need a landing pages with geo-targeting based upon driving new member acquisition in certain markets. Oh, we're going to start a foundation. Can you launch a foundation page with donation capability? I mean, it's just, boom, boom. Now they're at run. They're at ballet. I mean, they are, and it's their openness, their willingness, they see the results. They work with us on a literally week-by-week basis. And so together we have really transformed them into frankly, a personalization machine for their member base and very exciting, very exciting.

James Robert Lay:

True story. Well, first, you mentioned that this was a collaborative experience and it was marketing, lending, the call center, leadership. It wasn't one person, it wasn't an individual. It wasn't just a team. This is cultural and organizational transformation at its finest. And one of the things that I'm seeing through the training, the coaching and the advising that we're doing is historically, we have been just working with marketing teams to transform that mindset. From my experience, working with marketing, sales and leadership teams, we had historically just worked with marketing teams, but that's only one perspective, because great, you're going to transform marketing thinking, but then they're going to run into roadblocks, say with like sales and lendings and ops and leadership team, you have to do all of this in one fell swoop and it takes time. Coming back to your point about riding a bike, true story.

James Robert Lay:

We go back a year as we started this conversation, right as COVID was hitting and we were on lockdown, I was like, "Kids need to learn how to ride a bike." My two oldest, we have four kids, they're 10 and eight. And they'd been on training wheels and I'm like, "You know what? The training wheels come off today." And the sheer terror on their faces, you were like, you thought I'd took away everything and no and they were nine and seven at the time. And you know what? We went down to the track, they hopped onto the track. They fell a lot, and they were like, "Can you hold on to the bike?" And I remember when I was a kid, no one taught me how to ride a bike. You have to build that confidence up over time, but you're right. Once they built that confidence, they're often running and now it's become a favorite pastime for them. So this is a great story. It's a great example. And it really is what one of hope.

James Robert Lay:

And as we look ahead, and I always like to provide one recommendation or get one small action, because massive transformation begins, like you said, walk, run, ballet. What does a small micro action or commitment you could recommend for the dear listener to make a commitment when looking at building these personalized digital experiences, what would that be?

Paula Tompkins:

It would be to find the right partner that you can trust that can help you, that has been there and done that. And that is, it's not about the technology. It's not about the platform. It's not about the, oh, does it have a CMS or doesn't it, oh, I'll have to hire five people. Oh, goody, I get to be, build my empire. It's not. It's, go find somebody that's fast to market that understands agile methodology that has a proven platform and can get something up and running in record time and then start to iterate. And that's what it's all about. And that's what works. Building the pie in the sky, ultimate system internally. I don't care if you're Chase or Bank of America, trust me, I've seen underneath the covers of some of those large enterprises. And trust me, I think the banks

and credit unions have a huge opportunity, a huge opportunity to change the dynamic, focus in on the member and customer and listen to them. Let them speak to you through their actions and behaviors.

James Robert Lay:

If I could distill all of that down, put people at the center of all of your thinking and all of your doing. And when you do that, you will create value early and often for your account holders. And as a result, you will create value early and often for your financial brand. Paula, this has been a great conversation. If anyone wants to continue this discussion, what's the best way for them to reach out, say hello and connect with you?

Paula Tompkins:

Well, they're welcome to join me on LinkedIn. I'm Paulatompkins@channelnet.com, that's P Tompkins, T-O-M-P-K-I-N-S@channelnet.com or feel free to pick up the phone and call me on my cell, (415) 720-4498. We have great case studies on our website. We would prefer to work across silos and not just with marketing. Marketing of course will help execute, but really we need the engagement of all the other business stakeholders so we can meet the needs across the board and not just blast emails.

James Robert Lay:

Absolutely, it's about marketing, sales, ops, IT, leadership, all working together to guide people beyond their financial stress towards a bigger, better and brighter future. I'm glad you're helping financial brands with this on their own journey, Paula. Thanks again for joining me on another episode of Banking on Digital Growth.

Paula Tompkins:

Thank you, James Robert. It's been a thrill.

James Robert Lay:

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