

Alana Kelly:

Money has probably been what, I think it's in the top five, most uncomfortable things to talk about. I think growing up it was, "Don't talk about money, don't talk about religion and don't talk about..." There's one other, I can't remember what it right...

James Robert Lay:

Politics.

Alana Kelly:

Politics. Thank you. And so with that thought in mind, it was like, don't ever talk about money, right? And I think that that's the problem. I think we do need to talk about it.

James Robert Lay:

Greetings and hello. I am James Robert Lay and welcome to the 92nd episode of the Banking on Digital Growth Podcast. Today's episode is part of the Digital Growth Journey series, and I'm excited to welcome Alana Kelly to the show. Alana is the marketing manager at On Tap Credit Union, based out of Colorado, driven by a personal purpose to help people be better and do better for themselves. Alana has also been a member of the Digital Growth Insider Community and our program for about a year now, as both her and her team started their digital growth journey right around the start of the pandemic. Since that time, it has been good to watch both Alana and her team continue to grow and make progress every 90 days as they move forward, onward and upward. So welcome to the show, Alana.

Alana Kelly:

Hey James Robert, thanks so much for having me.

James Robert Lay:

I am looking forward to this conversation because you've been doing some really good things, you've made a lot of progress over this time period. But before we get there, what is one thing right now that you are excited about personally or professionally?

Alana Kelly:

You asked us this question about once a month when we meet, and I always think on it and I have to say right now, personally, as my daughter graduates pre-K and starts thinking about kindergarten next year, I'm just really proud of her. To live in this virtual world at such a young age and just really not understand, she's just dominated and did such a fantastic job with her peers and continuing to grow. And I think that just gives me a lot of courage and that as much as I worry about this generation of children, I think they're just really going to persevere and shine through it all. And so that to me is something that is just personally resonating with me right now.

James Robert Lay:

I have to agree with you, the adaptability, the resilience in children is going to be profound. You mentioned your daughter graduating pre-K and my youngest, she'll be starting kinder next year. I'm so excited. And I think about my three older kids and honestly, they probably had one of the best years this year. And a lot of it is because we're very intentional about focusing on the positive. I ask them this question, "What's going well? What was one good thing about your day?" And if I fail to ask that question at dinner time, they're like, Dad, ask me one good thing about my day." I'm like, "Oh yeah, that's right. Let's see. What's the one good thing about your day?" Because it really is about focusing on

what is good. And I think a lot of this idea about resiliency and adaptability as they grow up. Because if you think back to growing up in the '80s, growing up in the '90s, how far things and how fast things have moved, it's going to be even that much quicker for them.

Alana Kelly:

Exactly. And I actually really love that you asked that question at dinner and I started asking it when I picked my daughter up from school and it's just really opened the door to have such a fun conversation. And I think also, like you said, [inaudible 00:04:12] and get her to think positive. So kudos to you because you've definitely helped me, I think be a better, more present parents in some of those questions. So that's one thing too, I feel like that DGI has really brought to the forefront is thinking about how you ask the question and how you approach things. Because I feel like the number one thing I hear is, "Why don't understand what you're asking me?" Or, "What do you mean by that question?" And I feel like you guys have made it so simple to have such strong conversations in a way that lets people's guards down and makes them really be open to the conversation. And there's no longer this fear of, "Well, if I say this, is there reprimand or recourse?" It's like, "No, if you say this, it's going to help us that much further along in our journey."

James Robert Lay:

One of the questions and the way that I end the Inside Digital Growth series, when I take a question from one of the dear listeners is the only bad question is the question that goes unasked. And I think the more that we can have honest conversation, honest dialogue, honest discourse, the more that we will maximize our overall growth potential for that matter, not just digital growth. This extends beyond just marketing and sales and leadership because when you think about growth, what is growth? Growth is transformation and transformation has to, it must begin by telling the truth. And sometimes it's a scary thought, but when we first and foremost, give ourselves that permission to tell the truth, and then we encourage others to do the same. Like for example, you're having these conversations with your daughter. That's why I always every conversation that I have, "What's going well, what's been good, what's something that you're excited about right now?" Because the mind can only hold a positive or a negative thought or emotion at the time. And I really believe that our brain is the most powerful super computer, but we just have to be very intentional to program it or someone else is going to program it for us.

James Robert Lay:

When we think about this idea of being positive and intentional, at the core at the center of our digital growth blueprint, it's purpose, because purpose provides a strong foundation, purpose provides guidance, direction, it's a North star. What is the purpose that is driving you personally? What is getting you up in the morning to do what you're doing at On Tap?

Alana Kelly:

I think I shared when we first started the DGI journey that I actually had an opportunity to go through a Simon Sinek training and read his book, Start With Why. And so I thought it was really interesting because it kind of brought some of that back for me. That whole side of around the golden circle of what is your why, what is your how, and then your what? And I feel like that really resonates here as well, because as you're asking me, "What is it that helps you get up or feel motivated every day?" And for me, when I look back on my journey, even just in my career, I feel like my purpose has always been to help others, to find the good in others, to help them achieve more and help them be their best self.

Alana Kelly:

And so every day I feel like I lead with that thought and I can even just impact someone I don't know, I could impact their world, just by say hello to them on the street. And I feel like that is something that just leads me every day, is that feeling of, today I could impact someone else's life and maybe I will never know, but I feel like what if it's going to change the trajectory of maybe their life or their career or their thoughts? I don't know, just something I think that has always resonated with me on my heart.

James Robert Lay:

I'm a big believer in that, some call it the butterfly effect where you drop a ripple effect, you drop a stone in the pond and it ripples out and you'll never get to see the impact. And I think that's why the work that you're doing, that On Tap is doing, that all of us are doing this financial services space has the potential to truly transform lives. Because money, financial stress, it really hits all of us at our core. And that stress that takes a toll on health, it takes a toll on relationships, it takes a toll on even mental wellbeing. And when you think about this stress, what are some of the opportunities that you see just as a marketer to maybe help reduce that level of stress? Just turn the volume down and give people some comfort, some solace and even give them some hope.

Alana Kelly:

I think that in the world that we live in today, I think the one thing I learned with just COVID and just even post-COVID is there was just so much noise. And I feel like we really have to get back to basics and a sense of, how do we help people feel comfortable having a conversation about money? Money? Has probably been what, I think it's in the top five, most uncomfortable things to talk about. Right. I think growing up it was, "Don't talk about money, don't talk about religion and don't talk about..." There's one other, I can't remember what it is right...

James Robert Lay:

Politics.

Alana Kelly:

Politics. Thank you. And so with that thought in mind, it was like, "Don't ever talk about money." Right? And I think that that's the problem. I think we do need to talk about it. I think that it's healthy to give guidance. And one thing that we're kind of doing here at On Tap is how do we kind of get back to financial one-on-one? How do we help them first? So let's say for example, they can't get a loan today for an auto because their credit score is not where it needs to be. Well, then let's help them get it to where it needs to be. Let's give them the tools and the resources and help them every step of the way, and then celebrate with them when it gets there and then be able to give them that loan. And come full circle in their journey with them.

Alana Kelly:

That, I feel like is a huge part of our job in this industry, is to help people accomplish those goals. It gets to the place where we can celebrate with them and say, "Hey, you did it, you did the work and here's the reward." And it's a conversation that's healthy. It's opening the door, I think to so much more than just this one topic of financial, it's also helping them set goals and clear expectations, and then they meet them. And I don't know about you, but if you've ever ran a marathon or half marathon or whatever you're into, that's had that goal in mind or that finish line, I don't know about you, but there's this feeling inside of you and you get there and that's the feeling I want people to feel.

James Robert Lay:

Yeah. And it is, it is that idea of accomplishment. It is that idea of elation. And you're right, I think it's about creating that safe space to, once again, ask the questions and not be fearful of any type of judgment, because there's a lot of financial shame that people have that hold them back from even just asking the question. And when you look at this, I'm looking right here at some recent data that has come out from Business Wire, three in four young Americans, ages 18 to 34, that's 75%, say they have been at least somewhat stressed about their financial situation since the pandemic began. And then it goes on and it talks about how three in five, 59% say that there's been a negative mental impact because of this stress. I'm sorry, actually it's nine in 10 young adults have experienced stress about their financial situation, say it's had negative impact on their mental wellbeing.

James Robert Lay:

And so to me, I think this is an unseen epidemic that the more that we can bring these conversations to bear, the better we can help make the lives of people in the communities that we serve. And this all comes back to this idea of just your own personal purpose, of helping people to live those best lives that they can. I want you to think back to your digital growth journey, what were some of the roadblocks, some of the challenges that were standing in your way when you began, and I think also, what inspired you to maybe take some action just to start to move forward, to make some progress beyond some of those challenges.

Alana Kelly:

Yeah. Thinking back on when we started this back in June, right? So we had, I think originally slated April and [crosstalk 00:13:14], so we paused, took a little page out of your deck, paused. And we had this conversation in June and I think when we had the conversation, it was a lot of information I think, to digest. It was a lot of information to sit down and think, "Okay, how are we going to move forward?" And I feel like what we did was we said, "We're going to stop and we're going to pause for a second. And we're going to give everybody who attended, who's going to be part of this DGI experience, a moment to think about the training and again, asking those questions and starting again, back to basics." And so once we did that, I feel like we then went back to our... Well, I think everybody went back to their strategy for the year and it was already thrown out the window because of COVID.

Alana Kelly:

But what we really did was we said, "If we're going to do this and we're going to do this successfully, then I think we need to think about where are we going to start?" And let's start with one thing. And again, progress, not perfection. And I think that's something else that resonated with us, is we always felt this need to be perfect right before something kind of got out the door. And let me be clear, compliance, all those things, those matter. But I think we were focused too much on the details and not enough on the overall strategy and the goal and what was this really going to do for our membership or potential members?

Alana Kelly:

And so I think once we started to think in that realm, again, help first, sell second, we started open this door to potential. We started to open a thought process of, "What are we going to stop doing today, so we can make this a priority?" And we started then working in these 90 day sprints. And we started having really, I think, deep and holistic conversations about what are we actually going to do and execute? And what is this going to look like? And I think one of our very first projects was giving back to our community and that was through that gift card campaign. And we learned a lot in that 90 days about, well, what could we have done better? But I think it was like, "Let's not always go there and focus

on what could we have done better, let's pause and say, what did we do well, what was the impact that we made? And then what will we do to refine it?"

James Robert Lay:

Yeah, it is. It's about optimization. And think back to operationally speaking, before you started this journey, because I hear the limitation from so many different financial brand marketing teams that just get stuck in the road. They get stuck in the mundane, they get stuck in the doing. What would be some advice or a recommendation that you can make to them that might be listening right now. Because it's to transform their thinking first, before they can transform their doing, because the thinking actually impacts the doing. And then how does training fit into all of this, to just provide clarity and perspective? Because I know, I hear it in the back of my mind that I want to get to where you're at.

Alana Kelly:

Sure.

James Robert Lay:

What do we have to do to transform that thinking?

Alana Kelly:

Yeah. So we recently just went through the 90 day sprint exercise and I actually wish that we started that a year ago. And so my thought process with anybody that's listening today and kind of going through this, you have to pause and think about it first. Because I feel like we're so quick to react and go, "Oh, they're doing that. We've got a jump on it." "They're doing this. We got to jump on it." If you chase the squirrels and you don't focus, the problem is that you don't have your defining purpose and your guiding light as you go through this process. And so my recommendation would be to start with that 90 day exercise, because I feel like that really impacted our thinking into, "What are we doing today? Kind of, what do we need to stop doing? And again, looking back 90 days, did we accomplish the goals that we had set for ourselves?"

Alana Kelly:

And if you don't think that way, the problem is that you're just firing on all cylinders, doing things and there's just miscommunications left and right. And so as a team, not just marketing, we need to align with all of our other teams in this thought process as well. And so I just want to also shine guidance there that you can agree to disagree, but how do you get them on board? And I think that's where it's important again, with the thinking, we thought through it, present it, get their buy-in and input and execute it together. And I think that impacts it a lot as well. I think sometimes there's this feeling like, "Well, marketing's the driver in the business, so marketing's got to do it and they've thought it drive it." Sure. Why not? But where are we missing the gap or missing that conversation with those other teams, to help them also help us drive it. We're a team at the end of the day and it can't just be on one person or one group. It really has to be, "How are we working together to move this brand forward?"

James Robert Lay:

That's a great point that this is not just about marketing alone. It really is about multiple teams and individuals coming together. Coming back to that idea of transformation. Transformation starts by telling the truth, transformation begins with the self, then the team, then the organization, because the organization is made up of teams, it's made up of individuals. How have you through the conversations, for lack of a better word, have been also providing training and education to others, to help the

unaware, become aware of some of the things that you've been learning along this journey. What does that look like?

Alana Kelly:

Well, anytime I start a meeting and I start saying, "We're humanizing the digital experience," I feel like half the room glazes over. They're like, "I don't even know what you just said." And so what I try to do is provide an example of how we're driving it forward. But then where is operations playing into that? Where's IT playing into that? Where's compliance maybe... Even though they might not be necessarily in the day-to-day, where are we getting their buy in as we move this forward?

Alana Kelly:

One area that we're kind of playing around with right now is refer a friend. And again, humanizing that in a sense of like, "Okay, well I just closed on my loan, but I'm not closing in person anymore." So maybe we give them an opportunity, X amount of days after they close, we send them an email and we say, "Why don't you choose your gift from On Tap? And here's three options to choose from." They pick that gift. And then within X amount of days, they get either the gift in the mail or whatever form they choose, right. We want to make them feel like they got to make the decision, but then invite them to ask them, say, "Hey, would you like to refer a friend to be part of On Tap Credit Union?"

Alana Kelly:

And then through that experience, X amount of days later, there's this whole nurture campaign and everything behind that. But then within four to six weeks after we still mail them something physically to celebrate with them. Because at this point they've moved into that new home, they're ready to celebrate, so let's celebrate with them. So they get a gift in the mail and nobody love this idea because who really wants to clean up confetti. But I love the idea that they open it and confetti shoots out, something along those lines. But again, it's a celebration, it's an experience, while we can't be with them in person during the closing, we gave them a memorable experience. And I feel like that is the piece that you humanize the digital experience.

James Robert Lay:

It really is. And the idea of the education that you're doing, to help the unaware become aware of showing their role, how it plays into this journey and this experience. Because if we think about experience, it's well-defined systems and processes that have been strategically thought out, applied, and the secret is optimized over a period of time resulting in one of two things, a positive or a negative emotion. And as this practical example that you're sharing right here with the closing, people are going to remember how you made them feel, positively or negatively. And I also like what you're talking about, giving account holders the idea of choice. I think the misunderstanding when it comes to digital is, "Everything's going to be digital. It's only going to be digital. It's just digital, digital." And that's not the case.

Alana Kelly:

Correct.

James Robert Lay:

It's to choose your own adventure-like approach to growth because people have different pathways, now more than ever. And our job is to give them that choice and then guide them down the path accordingly. Talk about some of the other successes that you've experienced and have had through this journey. You mentioned the gift cards and you mentioned the digital referrals, which to me is a great opportunity to

continue to explore. We're seeing that in the FinTech space as a primary driver for growth because people trust people, but you've also been taking in these 90 day growth periods to build out larger, full funnel marketing assets that are a completely different way of once again, thinking and doing and how you're deploying. What has that been like for you and the team at large? Because it has been a team effort here, right?

Alana Kelly:

Yes. It's definitely been a team effort. So we actually kind of kicked started this off last year at the end of, I want to say November, December with our debt consolidation campaign that kicked off in January. And so what our focus has been is when we first came to you guys, I think the biggest feedback that we got out of it was, "Your website is a glorified brochure." It's true, that's really what it was. And so I think we always had, in the back of our mind, we were going to fix the website. We were going to fix the website, but we've always kind of also been like, "But we have all these other initiatives that we need to focus on." And so again, with that thinking of, "Okay, this is something that's important that we need to make time for it. And we need to start shifting gears. We need to start thinking through the thought process of what is this journey going to look like?"

Alana Kelly:

So through the debt consult... Again, that was kind of our first campaign we started thinking about, "Okay, well we want to provide a quiz because it's an opportunity for us to learn more about our membership, but then also make sure that we have nurture campaigns that are specific to what they're working on, not what we want them to work on, what they want to work on." And again, opening that door to set up a meeting with NFA or have a great conversation around money. Because money shouldn't be scary to talk about, it should be exciting. It should be something that you're looking forward to, because it's going to help you in your future. And that's the goal that we wanted to do with the debt consolidation campaign was open that door to make it less scary and start to have holistic conversations.

Alana Kelly:

And so with that campaign, that was kind of our first toe in the water. And I think we learned a lot about what do we do really well and what is the impact we made and how our [inaudible 00:25:47] through that lead generation helping to impact our membership. But then we wanted to take it a step further. And that's where then we went into the evergreen mortgage campaign, which is where our next initiative. And now again, we did it in a 90 day sprint. We launched it, but we're almost up on our 90 days. We're about to review the data and then go back and tweak, where are we missing the mark, a little bit here? Or where do we need to provide... Again, how do we help them first? And again, creating that content. We've had to create a lot of content from scratch, but again, what did we have to stop doing to make this a priority so we can help first and kind of sell second on that philosophy.

James Robert Lay:

What you're talking about. You're not having to go back and start over. When you think about marketing, historically, it's always like it's a zero cost. So everything that you invest, once that initiative's done, it's done. But now it's literally, you're building an asset that can continue to be made even better over an extended period of time through multiple iterations. And you might not iterate on this until six months or a year down the road, because there's other things that pop up and you're having to focus attention on. But I think that's the beauty and the value of this. And we have had some organizations in our program for five, six years and they have a library or worth of assets that they literally can pull off the shelf if they need to create some additional demand. And that's where demand gen marketing comes

into play that, "You know what? We need to pull this off the shelf, here it is. We can run with it. We can go with it."

James Robert Lay:

The other thing that I hear you saying a lot is it's pausing, it's stopping, it's reflecting, it's refining. It is so easy. And I think this is important to hear from you for other leaders who might be listening. It's easy to get trapped in the doing of digital. How important is it to disconnect from digital? Because that's almost like the paradox, if you will, like digital is an amazing tool, but it can also be a double-edged sword that is destructive even to our own very being, and it can pull us off from a leadership perspective. What are some of your thoughts on that?

Alana Kelly:

Before again, we went through this whole journey, I felt like I was over connected, I think I knew that. However, going through this journey, I just kind of reflected on, maybe I need to cut the noise and I need to take X amount of time a week or a day, or however, I'm going to do this to take a break from... Because basically the way our IT works is I own kind of our social media platform in addition to our public relations and things like that. Well, when you own the external channel of communication, you need to kind of know what's going on. And I think by knowing what's going on, it kind of overkilled the fact that I was a little too connected. And so for me personally, I've really tried to start... And I'm not consistent. I'm not going to pretend to be perfect, I'm human.

Alana Kelly:

But in my mind, I try to take about an hour a week, where I turn everything off. So that's email, that's phone, that's social, everything. And I just think about, I kind of celebrate where we've come because we have weekly team meetings. And I try to bring that to the team of say like, "Look how far we've come." And I want to consistently keep that energy. And I think that's one way I've been able to do that. I feel as again, just there's so much noise that you kind of have to figure out what's best for you and how you're going to take a step away. But if you don't do it, I think the concern is, is that you're again, kind of latching on to all these other ideas and you're not taking time to think through, what's best for our members, what's best for our brand and what's best for...

Alana Kelly:

Again, that guiding light of the purpose. And I think it can fall off if you get a little too disjointed from that thought process and you start trying to do what everyone else is doing, then you don't really have a plan. You don't really have a strategy. You're not kind of forward thinking about where is this going to lead us? 90 days, six months a year down the road, if I just keep kind of jumping all over the place sporadically.

James Robert Lay:

And I think this idea is so important because digital has not... Especially when you're managing like social media, there's so many natural distractions. And once again, I'm just as guilty as charged. And this is a matter of continuous self awareness and having some emotional intelligence and some accountability that comes into play. Cal Newport wrote a fantastic book on the subject called Deep Work. And his thesis is there are two types of work. There is the shallow work that only needs a little bit of time and focus, but then when we're doing that deeper level, strategic thinking, it must be focused on one thing. It must be free of distraction. And that's a cultural conversation, whether it be with the team, your team members or the larger organization at large, because I really believe the organizations that have the courage to turn that noise down.



James Robert Lay:

And I think we're almost coming full circle with the conversation of, what has come out of this pandemic. It's about getting back to the basics. It's about simplifying. It's about reducing the noise and distractions. It's those organizations and those individuals, those teams that are going to have a strong, competitive advantage. And once again, that's the paradox of digital and why we're doing more studying around this and don't have a thesis or a perspective strongly just yet. But it's one that I can see over the next three to five years, post-pandemic. We're probably going to have to address it sooner rather than later.

Alana Kelly:

I would be interested to see those stats, to be honest with you. I think that there would be something really fascinating about kind of looking at that thinking.

James Robert Lay:

Yeah. And when you think about all of the opportunities, there's an abundance of opportunities. And as you've talked about, it's a matter of prioritizing what's going to create the greatest value in the near future, but also then still planning for the longer term. And with that said, this has been a fantastic conversation Alana, and I'm grateful for just the knowledge that you've shared today and the inspiration for others that might be listening. What is one practical example? I like to get really practical here as we wrap things up because all transformation and growth, it starts small, it starts tiny. It's just a little win. And so what is one practical, something small, a small habit that someone could commit to today, to make progress just own their own digital growth journey, on their own journey of growth for that matter?

Alana Kelly:

That is a great question. I feel like I could give so many thoughts here. So I'm trying to think through. I will tell you that when we first started, you gave us an exercise, like kind of a journaling exercise. I don't have the card in front of me, but it was kind of like, when I wake up, there's like, take five minutes and think on these thoughts and then [crosstalk 00:33:18]. Yeah. And then before I go to bed, think on these five thoughts. And when we first started the journey, I did that probably a couple of times a week. And I feel like it just helps me be more prepared to have conversations around. "It's not that we're not going to do this. It's just, does it fit into the strategy of what we're trying to accomplish today?" So it's not a no, it's just say, "How is this going to align with what we're working on?"

Alana Kelly:

And I think that thought process really helps me have some tough conversations, where other people started to think, "Well, yeah, you're right. This doesn't really align with what we're doing. And you're not saying no, you're just saying, "Maybe we need to pause and see where it fits into that larger strategy or that larger thinking." And I feel like I'm really grateful because on top we do have a lot of influential leaders and thinkers, but we're also willing to say, "Let's pause and think on this." And I really admire that because every brand I worked for before, they weren't very good at pausing, it was like jumping around and knock it off the list. But I think here I've really learned and seen from other leaders, that really high level of EQ where it's like, it's okay to pause and not react to everything.

James Robert Lay:

I'm glad that you mentioned that, that high level of EQ, it is that emotional intelligence. And when you combine the EQ with the AQ that comes from the works of Carol Dweck with Growth Mindset. Angela Duckworth is Grit. And that a lot of that comes back to training and education that EQ plus the AQ that really is a formula for just continuous growth as you move forward. And you mentioned the

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conversations, having the courage to have the tough conversations, I think is another great, very practical, small key takeaway. And it's going to take a little bit of courage. And speaking about conversations, if someone is wanting to continue the dialogue and the discussion with you that you've started here today, what's the best way for them just to reach out, say hello and learn from you a little bit further?

Alana Kelly:

The best way to reach me is probably by email. So it's [akelly@ontapc.org](mailto:akelly@ontapc.org), Or you can find me on LinkedIn. I do follow a lot of James Robert podcasts and messages. So you can also find me that way, but I would just love to support anybody in their journey, especially if they're just, one, they don't know how to get started, or if they want to brainstorm. That's another area that I love to brainstorm with other credit unions and other thought leaders.

James Robert Lay:

And what a great way to wrap this up Alana, because there it is, coming back to the very beginning, driven by a personal purpose to help people be better and to do better for themselves. Alana, thank you so much for joining me on this episode of Banking on Digital Growth.

Alana Kelly:

Thank you for the opportunity. I always love our chats.

James Robert Lay:

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