

James Robert Lay:

Greetings and hello, I am James Robert Lay, and welcome to the 180th episode of the Banking on Digital Growth podcast. Today's episode is part of the exponential insight series, and I'm excited to welcome Patti Mara, to the show. Patti, is the author of UpSolutions: Turning Your Teams Into Heroes and Customers Into Raving Fans, where she shares a simple formula that will empower you your financial brand or FinTech to increase profit, team engagement, and customer loyalty. Welcome to the show, Patti. It is so good to share time with you today.

Patti Mara:

Well, thank you so much, James Robert, I'm looking forward to our conversation.

James Robert Lay:

I am too. Before we talk UpSolutions, what's going well for you? What is good personally or professionally? It is always your pick to get started here.

Patti Mara:

Wow! Great. Well, it's interesting. Certainly we're in challenging times. In North America, the last two years have been crisis after crisis, and so I'd say we're in challenging times and I think we're in the biggest opportunity of our lifetime.

James Robert Lay:

Yes.

Patti Mara:

And if we're paying attention to, what's our market? What do they need now? Because it's changed in the last two years. How do you create value for them? The opportunity right now is the most exciting, and I think the most important time to future forward your business than we've had, and will experience in our lifetime. What's going for me right now, I launched a team out of... I used to travel a lot for team training and working with entrepreneurs all over North America mostly. It's all shifted into working virtually and that caused me to create programs that I'm loving and are just starting to explode.

James Robert Lay:

Yes.

Patti Mara:

It's exciting times.

James Robert Lay:

It really is. I think it's this idea of, they are challenging times, for sure. We can't deny that, but I think a lot of it is we have to be aware of just how we're feeling, how we're processing this and be as positive as we can possibly be, because we can be the light in someone else's darkness. We can be the rock that someone else can cling to. That's what this idea of leadership is all about.

James Robert Lay:

I even think about banking and financial services and all of the challenges that we've seen here. Let's get into it, because this is why you wrote this book, UpSolutions. It's a great read, and I read a lot, but as a fellow author, I always like to ask why. Why write this book in the first place? Because I know how challenging it is, number one, to write the book. Then number two, you launched this at a very interesting time as well.

Patti Mara:

Well, the interesting time that it was launched wasn't planned.

James Robert Lay:

No, of course not.

Patti Mara:

The book was published in the end of January 2020, and then of course March was [inaudible 00:03:38], the whole market changed.

James Robert Lay:

Well, and I'm right there with you because my book was scheduled to publish in April of 2020, and we are literally having this conversation because of the pandemic. This podcast has been a gift that has come out of the pandemic. Why write the book to begin with?

Patti Mara:

I love the question because I would say it was a 10 year labor of love. When I talk about who I am and what I do, I would say I'm a passionate advocate for locally owned businesses. I think they're the cornerstone of communities. They bring diversity and interest, and to a large extent they're being displaced.

James Robert Lay:

Yes.

Patti Mara:

Amazon, Walmart, their national chains. Listen, I work with a lot of brick and mortar businesses and I think we're in a renaissance. I think brick and mortar are going to become more relevant. To that end, you're watching Amazon open brick and mortar stores. You're watching brands that were launched completely online, virtually like Allbirds opening brick and mortar stores, so there's still that connection, that touch and feel.

James Robert Lay:

Yep.

Patti Mara:

I think we're in a renaissance, and yet how they need to operate is very different. Every business needs to have a hybrid consumer. If your audience are banks, but if your business is B to C-

James Robert Lay:

Right.

Patti Mara:

... And you're in the consumer or customer marketplace, then most customers today want to shop from home and have it delivered to our home. Even if you're a passionate advocate for locally owned businesses, nobody wants to drive around to see what you've got.

James Robert Lay:

Yes.

Patti Mara:

And yet they're the lifeblood of our community. I think they're going to be what brings us out of this, their healthy businesses.

James Robert Lay:

Well, and that to me is why this is such an important conversation because to your point about small locally owned businesses being the backbone of the community, the backbone of the local economy, community financial brands, whether that be a community bank or a credit union, it goes hand-in-hand together. And particularly here in the United States, we see who really stepped up to help provide support through, for example, like the PPP lending program, it was the community institutions.

James Robert Lay:

I often liken financial services to healthcare because in fact, the research will show a person's physical wellbeing and their mental wellbeing is closely correlated to their financial wellbeing. One of the stories that you opened up the book with, it really resonated with me. It was a story about, Chris. Chris is a pharmacist, and I appreciated the story because I often teach and coach financial brands to think about writing prescriptions to cure people's financial pain points.

James Robert Lay:

When I read the story about Chris, it sounded like there might be something similar here that I see with financial brands, what I call a product first problem. You noted this with Chris's story. Can you expand upon where Chris, was thinking about the product versus the solution or back to your previous point, the value being created here? If we could dig into that, I think that would be really interesting.

Patti Mara:

Okay, good. I love it. Actually, it's one of the pieces I find that most business owners, I like to say they're playing the wrong game of business. Most business owners and teams, and that's crucial, teams, because if your team doesn't know what you're really selling, what your business really is, they're not delivering it.

James Robert Lay:

Yes.

Patti Mara:

Your business is the value you create to your marketplace. Why do customers choose you? Why do they come back? And you almost flip it, what you sell, your products and services are the vehicle-

James Robert Lay:

Yes.

Patti Mara:

... For how you create that value. If you sell TVs people, why are people buying TVs? And what's your niche that you do that nobody else does or you do better than everyone else? If you don't do that, then you're going to be commoditized, it'll all be about price.

James Robert Lay:

Right.

Patti Mara:

But if you help people live better lives, make better decisions, have better outcomes, then that's really the magic in your business. Chris [inaudible 00:08:14], and he's a brilliant pharmacist. One of his pieces, he's passionate about his patients. There are a lot of disease states that people get medication for. Let's take diabetes, because it's a great example. If you're on medication for diabetes, then you're going to be dealing with nutrient depletion. There are certain nutrients that these medications cause to be depleted in your body, you must supplement.

James Robert Lay:

Yep.

Patti Mara:

But if the pharmacy team who are actually having the contact with the patients every day, if they're not saying, "Well, Mrs. Smith, I notice you're on this medication and this medication causes your body to need more calcium." And the pharmacist recommends this, "Can I give you more information on this?" Right?

James Robert Lay:

Yes.

Patti Mara:

If they're not doing that, they're ripping people off.

James Robert Lay:

Yes.

Patti Mara:

They're not creating outcomes, and here's the other piece, very few people like to sell. Even sales people don't really like to sell, there's just something they get out of doing it they have to have a good structure to do it. People love to be problem solvers and create value.

James Robert Lay:

Yes. Well, that's what-

Patti Mara:

If you turn your team into problem solvers-

James Robert Lay:

Yeah, and that's one of the big things that I recommend for financial brands, help first, sell second, because back to your point, helping, it's so easy, it's human nature. We tend to want to help, but then when we're asked to sell, there's some type of magical shield that pops up on both sides of that conversation, and it gets a little bit uncomfortable. I want to come back to your point of the pharmacist here, because you mentioned something about as business owners, as entrepreneurs, even as financial brand leaders, it's a matter of perception.

James Robert Lay:

I see this trickling down from the top, all the way to the front line. When we do a diagnostic study for a financial brand, one of the very first questions that we ask, and we typically get a good sampling of just their internal team members starting at the top and then working our way down, why should I open an

account at your bank or your credit union? 90, 95% of the responses are, "Because we have these great products, we have these amazing service, and we have some really good rates." I'm like, "Yeah, everyone else just said the exact same thing. Tell me something that matters to me. What's important to me?"

James Robert Lay:

That's where I see is one of the biggest opportunities to transform the thinking beyond the product back into cures, prescriptions, pain, gain, all of that stuff there. I'm curious, you note in the book that customers are a gold mine for independent businesses, independent firms and independent, I see community banks, I see credit unions. You experience this first hand when you were working at a small bookstore in the mall to put your way through college, you helped to double the revenue there. What happened to make that exponential growth a reality? How did customers play into this? Because now we're moving from internal to external.

Patti Mara:

Yes. Well, and the byline of my book is, turning teams into heroes and customers into raving fans. If you want raving fans, your teams need to be set up to win.

James Robert Lay:

Beautiful.

Patti Mara:

How are they heroes? How are they your brand ambassadors? You need to know what the brand is, which is that value. And are they set up to be your brand ambassadors? When you talked about, James Robert, is my origin story, if you will, and it was a nondescript, it was a chain bookstore in the mall, but I had a really good manager. It was simple, very simple. Anyone who walks in the store, you're to stop what you're doing and say, "Welcome. Can I help you find anything? Are you looking for anything?" If they wanted something-

James Robert Lay:

Simple stuff.

Patti Mara:

Simple stuff. Simple, engaging.

James Robert Lay:

Yeah.

Patti Mara:

If they wanted something specific, you took them to the section, you put the book in their hand. Again, not, "It's aisle three." Right?

James Robert Lay:

Yeah.

Patti Mara:

Then the other piece was, if we didn't have it, we looked to see, "Is there something else we could recommend?" Or, "Could we order it?" And we weren't allowed to, this was a small bookstore, but I have to tell you, I would say about 20% of our sales were special order, because we did it.

James Robert Lay:  
Right.

Patti Mara:  
We had a sign on the back stock room door that whatever is going on in your life is important, but leave it back here, out there is all about the customer.

James Robert Lay:  
Yes.

Patti Mara:  
It was fun, shifts went by fast. Most of the staff were students, we had very little turnover and regularly customers came back and said, "I just want to say that we've been in almost every store in this mall, and this is the only one that someone said welcome, and we just wanted to say thank you." Simple.

James Robert Lay:  
Simple.

Patti Mara:  
That little bookstore, again, this is the late 80s was projected to do 500,000 gross revenue that year, and we did just over a million.

James Robert Lay:  
Yeah. It shows how the simple things can add up to the really big things. I think back to one of my very first jobs that really shaped me was working for Old Navy, the retailer, and very similar to the training that you just shared, it was very simple. When someone walks in the door, you walk up, you greet them, you give them a blue bag, you offer to walk them around the store and shop with them.

James Robert Lay:  
I kid you not, Old Navy was just coming into the Houston market. This was the late 1990s, early 2000s, it was just coming in into the Houston market. This was one of the very first stores in the Houston market, and I was the second round of hires. We were the number one selling Old Navy in the entire country for three years straight. I was on a team that we went and we opened up other Old Navys in Houston, and it was just very simple.

James Robert Lay:  
Now, flash forward 20 plus years later, to get someone to say hello to you is almost impossible. This to me is one of the greatest opportunities here to take... and particularly in financial services, to take a proactive stance in a person's life. Don't wait for them to come up to you and say, "Hey, I have a problem because I'm baking, and by that time it might be a little too late."

James Robert Lay:  
That's why I want to come back to the story of Chris, because one of the pains that you noted in Chris's story was the commoditization of prescriptions. Now we're seeing commoditization in almost every single vertical. It's very clear in financial services. When some something gets commoditized, that really puts a lot of downward pressure on the pricing structure. Walmart, you noted Walmart. Walmart advertises prescriptions for four dollars, but that's only half the story because I think it goes beyond that, because competing on price is a path towards the bottom.

James Robert Lay:

What are the opportunities in your mind to go beyond positioning around price in financial services and really go beyond positioning around what we would see as rate or even service for that matter? Where are some opportunities that we can expand the dear listener's mind here?

Patti Mara:

Yeah. I love it. I think this is one of the cornerstone questions, and I'm going to answer it a couple of ways. First of all, I want everyone to consider that your customers don't know the questions to ask to make an effective buying decision.

James Robert Lay:

Yes.

Patti Mara:

That's the first piece. If you actually start paying attention from the customer's mindset, from the customer's perspective, it's really important. We all assume everyone knows what we know. If anyone who's worked in your... whoever the business is, if they've worked in the business for three months or more, they are an expert compared to the customers.

James Robert Lay:

The curse of knowledge.

Patti Mara:

Curse of knowledge. We assume they know, and so this is where we're ripping them off because they don't and we're not educating. Regardless if you're in a bank or on a pharmacy, every team member's job is to educate an offer-

James Robert Lay:

Yes.

Patti Mara:

... Because customers don't know when they're being ripped off. If they don't have the information, they don't even know the questions to ask, then the only information they can make a decision on is price, and then we're commoditized.

James Robert Lay:

Right.

Patti Mara:

Right?

James Robert Lay:

Yep.

Patti Mara:

With pharmacy, and it's the reason I work with pharmacy, because it's almost like the pharmacy industry and you can say about banking if this is true, but pharmacy in the States in particular has almost got an unfair market.

James Robert Lay:  
Yeah.

Patti Mara:  
They have to compete directly with their... they have to submit their patient data to their competitor.

James Robert Lay:  
Yes.

Patti Mara:  
Because the pharmacy benefit managers are owned by the insurance companies, which are owned by the chains.

James Robert Lay:  
Right.

Patti Mara:  
Really just follow the math. The reimbursements are being cut. They're getting backend fees like DIR fees that just it could be a million dollars a year in backend clawbacks when they already weren't getting paid much more than the wholesale cost.

James Robert Lay:  
Right.

Patti Mara:  
If a pharmacy thinks their business is dispensing medication, they're going out of business. Now, if a pharmacy thinks that their business is helping, it could be families with young children, it could be diabetes, it could be helping employers in the community have healthy, productive workforce, what's their focus? What's their passion? How do they make a difference in their community? And their prescriptions are just part of how they do it.

James Robert Lay:  
Yes.

Patti Mara:  
Same for banking.

James Robert Lay:  
Yes.

Patti Mara:  
It's exactly the same for banking. What's your focus? This is probably 15 years ago and it was an entrepreneurial bank, I think they were based in Georgia. The owner of this entrepreneurial bank, they really focused on working with local community entrepreneurial businesses and-

James Robert Lay:  
I'm going to cut in real fast. This area of local community institutions empowering small businesses is one of the greatest growth opportunities. I've done a lot of thought leadership around this, which is



where I'm getting really excited, so continue because it really is, I think something that the dear listener can cue in and take notes on.

Patti Mara:

Yeah. James Robert, I think you're queuing into something pivotally important because we're... businesses are being underserved, underappreciated, and don't have access to the cash they need to grow from national chains. They're not being looked after. It's huge. In order for community businesses to flourish, they need what you're talking about.

James Robert Lay:

Walgreens, Walmart, CVS is to Bank of America, Wells in the north of the border, TD, BMO, etc. This is where I think this transformative moment of the micro having the potential to beat the macro, but it goes beyond just the brick and mortar experience. That's just one part of the equation. A lot of buying decisions and banking are being made before someone walks into a physical branch, if they walk into a branch at all. But I think it's the advisory piece, this education piece to me, and I'll even go a step further, coaching too, has a unique opportunity within financial services because of the inherent complexities around money, whether that be on the retail side or on the business or the commercial, money is inherently complex. From a neurological perspective that increases cognitive load exponentially.

James Robert Lay:

And just simply having a conversation, I want to come back to the point that you said, people don't know the right questions to ask in the first place. I think this is where you're thinking, and your book comes back into play because a lot of financial brands, they think about upselling. Upselling, the next best product.

Patti Mara:

Yeah.

James Robert Lay:

But you say no, UpSolution is the opportunity. I'm curious, can we dive deeper into the opportunities, to what I frame as putting the transformation of people beyond the commoditized transaction of dollars and cents? What does it mean to UpSolution?

Patti Mara:

Perfect. You're exactly right. Upselling, UpSolutions are the polar opposite. It's 180 degrees polar opposite. Upselling is, "Would you like fries with that?" You're buying something for me, how can I get more out of you?

James Robert Lay:

It's transactional.

Patti Mara:

Transactional. UpSolutions is, how can I create value that you leave with exactly what you need that you may not even know you need?

James Robert Lay:

Right.

Patti Mara:

It's personal, it's relationship. I'll give you a banking example, because this was this entrepreneur who owned this entrepreneurial focus bank. I think going back to your good questions, I think in my opinion, in the banking industry, I think a good question is who's your market? And what do they need to be successful? Because you're spot on that if you handle the finances, if the lifeblood of their business so that they have the confidence to grow, they know where to invest, they know how they're doing.

James Robert Lay:  
Yes.

Patti Mara:  
If I'm a bank and I'm targeting my local business owners, what can I do to help them be more successful? Then how do I position that?

James Robert Lay:  
Right.

Patti Mara:  
Here's an example. This guy, he owns his bank, they are marketer entrepreneurs. Every month a bank employee, a team member would be calling each of their customers, their business customers and pulling data. They had this whole, what was the data they needed to pull every month to do what they did. Somewhere along the way he had this brilliant idea, it was all captured. The team members in the bank were capturing it in an Excel spreadsheet.

James Robert Lay:  
Right.

Patti Mara:  
Instead they packaged the Excel spreadsheet, embedded the formulas and sold it to their customer. Their customers were ecstatic. This was this whole tool that now they actually got to see transparently how they were doing, helping businesses. One thing, helping businesses figure out what are the dashboard metrics they have to stay on top of.

James Robert Lay:  
Oh, my gosh!

Patti Mara:  
This bank generated \$75,000 of extra revenue that year, increased the results and satisfaction of their customers, and they reduced the team members. It used to take the team an hour per customer, per business customer to pull that data and analyze it. Instead, they just got a report from an Excel spreadsheet because they sold it as a tool.

James Robert Lay:  
That's this idea of value creation. I can think of Keith Costello, and Corey Leblanc, who have started a new community bank that is digital first called Locality, out of the South Florida market area, and it really is to help do some, "How am I doing comparatively?" Because we all want to know that, that idea of just benchmarking. This is a fantastic example here. I want to come back to a point you mentioned before too, with your own personal origin story working at this bookstore, and we touched on this previously, internal teams. Internal teams are critical to create a positive external experience. The front stage is only going to be as strong as the backstage.

James Robert Lay:

When I think about this, I wrote Banking on Digital Growth, it came out April, May of 2020, but I got it wrong. I said it was a formulaic approach to growth, DX plus HX equals growth. A positive digital experience plus a positive human experience will lead to future growth. But now reflecting back on the pandemic, I missed it. We have to rewrite it. EX plus HX multiplied by DX, that is what will equal growth going forward, because a positive employee experience when added to a positive human experience can be multiplied by a positive digital experience, so it starts internal.

James Robert Lay:

What role do internal teams play in? How might financial brands be able to gain buy-in and support? Because this is a completely different way of thinking. It's a completely different way of operating, and sometimes there's going to be resistance because change is hard and change is painful and don't move my cheese please.

Patti Mara:

Well, yes, change is hard, and you'll start to see which of the team members actually want to go to the next level with you, but don't because that also happens.

James Robert Lay:

Yes.

Patti Mara:

Let's see, where do I want to start diving into that? First of all, I would say, I like to talk about, your team are the most important profit driver you have in your business.

James Robert Lay:

Yes.

Patti Mara:

If you're anything beyond a solo entrepreneur, your team are the most important profit driver in the business and they need to be set up to win. They need to know what is it they're doing. How do they create impact and value? Where is their purpose that they go home feeling like they're heroes, because they've made someone's day, they've made a big difference? They need to know what the business really is, not what you sell.

James Robert Lay:

Yes.

Patti Mara:

They need to know the standards, how to win at their role. If they don't, they're guessing, and most of the time guessing wrong, even though they're trying to get win and guess right. There has to be a good communication structure, even just a minimum 20, 30 minute huddle once a week-

James Robert Lay:

Yes.

Patti Mara:

... So that they are in touch and they're in the loop. Then they have to have regular feedback to know, how are they doing? All of those pieces need to be part of setting the team up to win it. It's almost like an entrepreneur's role is yes, it's setting the purpose and yes, their passion into a business platform that they get to have an impact in their marketplace and community, but it's also making sure you've created an environment for your team to be purposeful, love what they do, know what they do, how it matters, understand the impact they're having.

Patti Mara:

When you create a culture like that, it's like you turn on something that is a profit driver. It's just increasing customer metrics, retention metrics, team and customer referral metrics.

James Robert Lay:

Yes.

Patti Mara:

This is it.

James Robert Lay:

Yeah. You've mentioned this idea of entrepreneur a few times and an entrepreneurial banker, you mentioned George. I could think of David, over at Sunrise Banks, who's now chairing up the Global Alliance for Banking on Values. Purpose is critical in this. What about for maybe they're a credit union, maybe they are a community bank? Entrepreneurship might not be the natural default, but maybe there's some entrepreneurship that we could facilitate and bubble up some of that to the top. What might be ways to facilitate that thinking?

James Robert Lay:

Because I see when it comes to banking, particularly when looking at Kolbe profiles, it is the polar opposite of what we would see with a natural entrepreneur. A natural entrepreneur is going to be initiating quick start where your typical banker profile is going to be initiating fact finder, maybe initiating follow through, resistance on the quick start. That does create some tension and conflict when it comes to trying new things, risk aversion, growth. How might you address some of that internally when it comes to working against someone's natural operating profile to maybe they're not a natural entrepreneur, but maybe there are entrepreneurs internally who have that, how can we give them a platform to facilitate positive transformation?

Patti Mara:

Yeah, it's a great question and an important point. The definition of an entrepreneur is someone who may not own the business, but has a business owner mindset.

James Robert Lay:

Yes.

Patti Mara:

They have an entrepreneurial mindset, which means they're focused on outcomes and results.

James Robert Lay:

Right.

Patti Mara:

They're not focused on tasks. They're very consciously aware of, how are they doing what they're responsible for? That they're creating outcomes.

James Robert Lay:

Yes.

Patti Mara:

Really, I think this is going to be one of the key mindsets for any business, the entrepreneur or entrepreneurs, leaders, front facing team members. In banking, you always think of the teller.

James Robert Lay:

Right.

Patti Mara:

But is that teller just processing the transaction saying, "Hi, and how was your week?" Or is that teller saying, "I notice this and you tend to do these type of transactions. Did you know that we can do this? Would you be interested in sitting down with somebody?"

James Robert Lay:

Yes.

Patti Mara:

They're paying attention to the person in front of them and what do they need? And how can you be a problem solver? I think the key piece with this is, each person on your team in their role, what's their talent? What's the front facing like how do they interact? And how can they be a problem solver in their role with who they interact with?

James Robert Lay:

That's a great point because it's not about being an entrepreneur or an entrepreneur, it's literally about being a problem solver and a critical thinker who can look at a situation uniquely, and then that's where in financial services, we have all of this data at our disposal and then come back and make proactive recommendations to say, "Hey, this is where you're at. This is where you could go. How does that make you feel?" And really begin to visualize that future creation collaboratively with an account holder or a prospective account holder.

James Robert Lay:

Patti, this has been such a fun conversation. I want to shift gears for a bit because you wrote an article to start off 2022, where you predicted that this is going to be the year of small giants. It gave me a lot of hope, particularly working within financial services, working with credit unions, working with community banks, regional banks. What do you mean by this, this idea of this going to be the year of small giants?

Patti Mara:

Well, so first of all, I'm building on Bo Burlingham's book, Small Giants, and it's a great read. These are companies that want to be excellent, not necessarily big. They didn't launch a business to go through an IPO. They launched a business because they love what it is, they love the people they work with, and they want to be the best they can be. Small giants tend to be the go-to business in their industry in a community, that they're very integrated in the community, they're very experience and value orientated.

Patti Mara:

I really think this is the year for small giants because again, I think independently owned businesses are the cornerstone in their community and they're the ones that are problem solving and connected in their community and our needs have changed, so how are they out there delivering them? That's a pivotal piece. We said this at the beginning of our conversation, if you have a brick and mortar store, you can no longer open your door and wait for people to come in.

James Robert Lay:  
Right.

Patti Mara:  
Who are your customers? What do they need today? How are you reaching them? How are you creating value? What more do they need? Being innovative on what technology can you harness? How have things changed? I think small giants for me, are business owners and teams that are very passion driven, community focused, and outcomes based.

James Robert Lay:  
I want to stay on this idea of community because to me, I've talked a lot about community, I've written a lot about community, I coach a lot about community, community development, not from a traditional sense because community goes beyond the physical boundaries now. Community comes back to values, it comes back to purpose. We're seeing that, Aspiration Financial is building a community brand around this idea of environmentalism, saving the planet and they have product positioning, and it all speaks to that.

James Robert Lay:  
You in your article reference a brand called Farm to Paw, and I love this. What has Farm to Paw done to be a small giant in their community? Because they really have differentiated themselves beyond commoditization. What's the story there?

Patti Mara:  
Farm to Paw, first of all, a local entrepreneur, fabulous branding. The branding is exceptional, the store appearance, the team engagement, the setup to win. It started off with a boutique pet food store, and it's in Canada, mostly Canadian products. It's only healthy stuff. The owner is actually a canine nutritionist, so they carry raw dehydrated and some kibble, trying to meet the needs of their community. It's fun.

Patti Mara:  
Back to customers don't know what they don't know, they don't even know the questions to ask. The number of times that the team have helped me make a decision that I feel like I'm having a better impact on my animals, but they're not out there trying to be a pet food store for everyone who owns an animal. They are the go-to destination for people that their animals are part of their family.

James Robert Lay:  
Yes.

Patti Mara:  
They're passionate about the health and the outcome and all of that. They've got these great branded bags, everyone leaves with these purple bags. I do all my grocery shopping with Farm to Paw bags.

James Robert Lay:

Yeah. You're a walking billboard, and I think what's interesting is when I'm looking at Farm to Paw's positioning, it says, and this is on their website, "Farm to Paw is actively building a community of pet lovers that only want the best health solutions for their pets." I've spoken about this. There is a niche banking opportunity for pet lovers. There could be so much branding, so much positioning, so much product development that would go back into this idea of a niche market, and this is just one of really, I would say hundreds, if not thousands of niche examples, because as Seth Godin, wrote in his book back in, I think 2011, We Are All Weird. It was The Myth of Mass, and this idea of mass, like we're now coming back to the micro is going to beat the macro.

James Robert Lay:

Patti, this has been a great conversation. I appreciate the knowledge that you have shared, that you have transferred with our dear listeners. There's a lot of great insight and takeaways. Before we wrap up, what is the best way that someone can reach out and say hello to you to continue the conversation to pick up your book? And I think you even have a couple of special resources just for them.

Patti Mara:

Yes, please. The easiest way to get access is [pattimara.com](http://pattimara.com) P-A-T-T-I M-A-R-A.com. There are all the links to social media platforms and please do connect. Then what you were saying is that if you go to [pattimara.com/bankingondigitalgrowth](http://pattimara.com/bankingondigitalgrowth), then there's a special resource page. There's a link to find out where you can buy the book, but I've created a touchpoint scorecard, which is a really powerful tool to look at different parts of your business from your customer's perspective. I'd recommend doing it with team members, because you'll have interesting insight, developing that skillset.

James Robert Lay:

Yes.

Patti Mara:

There's even a short training video on how to use this tool, choose the one that's most applicable for your business and how to use it. There are some resources there. There's a contact page, if you want to connect with me through social media, so that's the easiest way.

James Robert Lay:

Get the book, take the quiz, the assessment, connect with Patti. Patti, what's that URL again for the dear listener?

Patti Mara:

[Pattimara.com/bankingondigitalgrowth](http://Pattimara.com/bankingondigitalgrowth).

James Robert Lay:

There it is. Thank you, Patti. Thank you so much for joining me for another episode of Banking on Digital Growth. This has been a lot of fun today.

Patti Mara:

Thank you, James. Robert, a pleasure.

James Robert Lay:

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

