

Craig McLaughlin:

The credit union websites that we analyze, you would think there would be just a tremendous amount of work every year to go and look at 50 of them based on any different criteria. The reality is when you look at those websites, maybe 20% have changed year over year.

James Rober Lay:

Greetings and hello. I am James Robert Lay and welcome to episode 204 of the Banking on Digital Growth podcast. Today's episode is part of the exponential insight series and I'm excited to welcome Craig McLaughlin to the show. Craig is the co-founder and CEO of finalytics.ai, the first credit union platform to apply realtime big data and machine learning in a way that can address the unique needs of prospective and current members. Craig and his team over at finalytics.ai recently announced results from their 2022 Credit Union Digital Maturity Index survey, which is exactly what we are going to discuss today. Welcome to the show, Craig. It is so good to share time with you today, buddy.

Craig McLaughlin:

Thank you very much for having me. I'm very excited to be here.

James Rober Lay:

Before we get into talking some of the really the insights that you have gained through the 2022 Credit Union Digital Maturity Index, the survey, the research, I always like to start to show off on a positive note. What is good for you right now, personally or professionally that is your pick to get started?

Craig McLaughlin:

Well, thanks James. We are so excited to be able to be bringing technology, a platform to bear, purpose built for financial institutions to enable them to be able to grow digitally. And I'd say that's what's good. For so many years we saw third party platforms not necessarily meet the target of what a financial services institution needed to do in order to be able to grow effectively. And so at the beginning of the pandemic, we finally just bit the bullet and we said, "We're going to build this." And we hired resources, set out to build it. We're thrilled to be coming out of it and in a position where we're able to launch what we know is something that's honed by many years working with credit unions in particular around how they can get some digital growth.

James Rober Lay:

Absolutely. And you also, as I mentioned, completed the 2022 Credit Union Digital Maturity Index survey and you were looking at really the current state of just digital within the industry. And I was surprised but also not surprised that you found 86% of credit unions agree that their competitive strategy is reliant on digital. But the problem is most are not well prepared to leverage digital. Why is this the case to begin with? Why do we have a knowledge and an awareness of what we need to do but then there's a gap when it comes to either creating or capturing digital opportunities?

Craig McLaughlin:

I think what happened in the pandemic is we've really underscored the problem and the need for transformation. I think a lot of credit union leaders that maybe you had asked four or five years ago about their readiness for digital transformation, they would have answered that they were more prepared or that they didn't really see it as much of a priority because historically their secret sauce was they delivered this great service in a branch or over the phone. And I've seen that over the years. You only interview leadership teams inside of credit unions and then you go and you interview members and

they all say the same thing. They talk about what a great experience it is to be part of the institution and how the people in the call center care so much and it's so nice to talk to somebody that lives in their community, answering the phone.

Craig McLaughlin:

And then you talk to the branch people and you hear stories about how they're advising customers in terms of how to make the right decisions. And we heard great stories about members wanting to determine what was the right kind of business type to form as they started a new business. And the branch manager was over helping, advising and guiding. And those are the experiences that people talk about. About accredit union and what makes them special and unique. And you've got alignment across all stakeholders. The leadership team thinks that, members think that and the staff thinks that. Really great.

Craig McLaughlin:

The problem is when you transfer that over into digital, you've got a pretty big disconnect. The ability for a credit union to deliver this secret sauce in the digital channel just isn't there. And I think what we've seen in the last couple of years has been this acute challenge with that. Is how do we offer this unique differentiated service? The same time, what you've seen is the growth, the astronomical growth of some of these FinTechs that have come in with a very, very clear value proposition, a 100% digital in their DNA from the beginning. They didn't have to contend with any legacy infrastructure. They can just build what they know the customer needs based on their hypothesis. And they've been able to take some share and they've really set expectations really high for the consumer.

Craig McLaughlin:

All of a sudden you've got credit union leadership teams that are looking at those experiences and drawing that comparison and they're no longer diminishing or second guessing and saying, "Well, that's okay for them but that's not a big part of the market." They're actually looking and saying, "Actually, this is a big deal. We need to get this right." I think they're starting to look at the problem a little bit more clearly and understand that they need to change. Which is fascinating to see it. You see these leadership teams that are now, they're changing at the very top into these digital first leaders. They're experiencing the pain. I think they're able to more acutely identify that they don't have that digital first DNA because they really want it.

James Rober Lay:

I go back to 2012, 2013, 2014, Simple was launching at that time. Move In was launching at that time. And I remember that we did some early studies in usability testing and even recorded the experiences of how one could open an account in two minutes and would use that as a way to help educate, to help inform. But I always said, "Just because you watched this video doesn't mean that you know what it feels like. You need to go out and experience this yourself. That's what makes it real." And I want to stay on this subject of experience because you were talking about this before. In your report, only 17% of respondents completely agree that their credit union prioritizes strategy based on member experience. And I want to get your take on this. When it comes to member experience, even digital experience, digital member experience, what role does culture play here? What role? Because before we hit record, we were talking about human transformation alongside digital transformation, human transformation being the cultural aspect. But how does culture play into all of this?

Craig McLaughlin:

Culture is everything. They say, culture eats strategy for breakfast and it's absolutely true. Which we talk about changing people and I think what changes people is great leadership. When you talk about doing large scale digital transformation, the challenge oftentimes is with the CEO. It's getting the CEO to see a vision of the future and articulate that to staff and commit the resources needed to be able to execute those strategies. And then most importantly, I think it's to act as a blocker because you need to understand, you're trying to change an organization that inherently isn't predisposed to change. The problem in doing transformation in organizations like that is you've got great people that are committed, that care about the member but change isn't really kind of deeply embedded in their DNA.

Craig McLaughlin:

And so that's where the CEO or the executive team based on the direction, the vision of the CEO, culture, values then needs to go through and act as a blocker and say, "Look, I get it. You've done this job the same way for a lot of years. However, we're going to change now. And I know it's uncomfortable. There's a lot of reasons why you don't want to change but in order for us to execute this strategy that we have, we need you to get on board and be supportive of this new digital first environment." Which also is a challenge too because most credit unions are structured as silos. You've got lending as a department, you've got HR as a department, you've got IT as a department, marketing as a department. Where does digital sit?

Craig McLaughlin:

And for a long time, when we said, "Well, it's in marketing because it's member facing." And then we said, "Well, but marketing doesn't have the tech expertise so it's got to be in IT." And then we looked and said, "Well boy, IT is really focused on uptime and trying to distribute limited resources and limit risk. They're not focused on how to delight the member. How can we balance that?" And then, think we came up with eBusiness as a phrase for a long time, we said, "Well, that's the role." But eBusiness was kind of subordinate to the rest of the organization. It was kind of a glamorous role but you didn't really have deep responsibility. You couldn't make change.

Craig McLaughlin:

When the eBusiness leader came and said, "Look, we want to do this big initiative, we need your support." And the IT then or marketing team came and said, "We'd like to do that too. However, do you want to keep these systems up and running? Because those are more important." It was hard to make change. And so that's why I continue to come back to, it's the CEO that has to come in and say, "Look, this is where we're going. Here's why we're going there. And I'm going to coach this team into this other way of going about it."

James Rober Lay:

I like that analogy of coaching the team, of guiding the team, of leading the team. Because I think that there's a big difference between leadership and management. Leadership looks out into the future and says, "Hey, this is where the opportunity is." There's some awareness, there's some clarity, let's go here. And then management helps to execute against that. One of the things that you noted in the report as well was 14% of credit unions completely agree. And it's just 14%. If you do the inverse, it's 86% do not agree. They have the appropriate, flexible, iterative and collaborative approach to execute a digital strategy. It's this idea of agile, of being nimble, of being quick, there's culture, there's leadership. What are some specific opportunities to empower I think first and foremost, individuals and then teams and ultimately then the organization? Because transformation happens from within the self, then the team, then the org because orgs are made up of teams, which are made up of individuals. What are the

opportunities to empower individuals to be more nimble, to be more agile, to be more adaptive in a world of exponential change?

Craig McLaughlin:

I take a page out of the book from any of the FinTechs and I look at how they're structured and they are small teams that have very, very clear objectives and marching orders and they're able to have some autonomy and they're be able to build culture around what they're trying to do. And I think that's a big deal. And so I continue to think it's about leadership and how do you structure your teams so that people feel like they have ownership and they have the tools required in order to be able to execute change. And then I think there's probably a couple pieces. I know you talk about personas and journeys and I think that that's kind of where the rubber meets the road. It's understanding which members are we talking about? Who are they? What makes them tick? How do we develop empathy for them and deeply understand them? And then how do we then combine that analysis with what do we want these members to go on a journey to do with us to solve what their pain points are? What are the right things we'd want to advise them to do?

Craig McLaughlin:

And we find, we learn a lot of that from talking to branch people. And just hearing what are people coming in and asking about? Can you walk me through these processes that you're executing? And a lot of times what we find is that it's if we want to optimize the public facing digital experience, which means that's kind of the sexy stuff, which is beautiful design and intuitive experiences that drive to conversion, you need everything underneath the surface to be in a position where that can work, which means more than just open APIs.

Craig McLaughlin:

There's got to be systems that can support that automated process. And a lot of times when you go into with the branch team, you find that there is 12 different systems that some of these people work within in order to execute tasks. And they're very, very good at these kind of green screen environments where they can tab between 12 different systems to get something done. That's really hard to automate. You've got kind of two sides to the equation you need to execute. One is the public facing experience. How do you deliver that for a member? The second is, how do we optimize internal processes to be able to support those experiences?

James Rober Lay:

It's a front stage and a backstage opportunity because the front stage, the member facing, customer facing experience is only going to be as positive or as strong as the backstage, we'll call it employee experience that we're tapping back to the whole cultural aspect here. What can we do to empower those internal teams to maybe go from 12 systems and simplify the complexity in their life?

Craig McLaughlin:

I think that does come down to alignment of the team and so we're going to go down to a client of ours in Southern California in a couple weeks and work with their board on this vision. But the challenge is you've got to have that kind of the big commitment where it's a big investment to be able to invest in those technologies, to be able to move the organization forward, which means see, you're going to have to give up a little bit on efficiency ratios and make some longterm strategic investments to be able to get the credit union to a place where it can be competitive in this digital first future. You've got to have alignment there. That's the CEO's job is to get everybody aligned on the vision at the board level, get leadership teams aligned around how to execute that and bring people together.

Craig McLaughlin:

I think those are some of the big objectives. And I think the big, we like to say is kind of the elephant in the room is that you can read the tea leaves on any strategy based on data. At the end of it, at the end of anything you've done, you should be able to have access to enough data insights to be able to see what's actually working and what's not working. Where are people going? Where are they clicking on? How long are they staying? There's a ton of intel you can grab there that frankly, hasn't been tapped into enough by credit unions. But if they had that opportunity to do it in a branch or on the phone, all those metrics are in place. There's all kinds of great data around how people are using branches and the phone system but there just isn't that level of kind of sophistication in the digital channel yet. And that's where FinTechs I think are killing it because they depend, they live and breathe based on data for performance and just credit unions aren't there yet.

James Rober Lay:

Let's stay on the subject of data, that idea of low hanging fruit, opportunities that are available to either create or capture things that we're not doing today. What might be one or two of those elements that they're ripe, they're ready to pluck off the tree but either A, we don't have the awareness that they exist or B, we just don't have the cultural support alignment buy in to make that a reality? For the dear listener, for context and to get really practical here, what might be one or two opportunities that we could focus on when it comes to data?

Craig McLaughlin:

At a fundamental level, every credit union we analyze the top 50 credit union websites every year and we look at it based on I think, six or eight different criteria to determine how strong it is. And we rank them in each category and we're able to identify winners. We say, "Credit union X is a leader in user experience. This one is a leader in terms of using data, their visual design spirit." And then we ultimately, we bubble up the ultimate winner across all those categories. And I'll tell you, anecdotally, what we find is the credit union websites that we analyze, you think there would be just a tremendous amount of work every year to go and look at 50 of them based on any different criteria. The reality is when you look at those websites, maybe 20% have changed year over year.

Craig McLaughlin:

And by the way, every one of those websites, every user gets the same set of content, regardless of who they are. That means for in some cases, three to five years, the same message is delivered to every single one of those members. It doesn't change. And that's where if you take a step back from that and you go, low hanging period is personalizing that experience, doing even the lightest of segmentation to say, "Hey, we actually have five primary types of users here and of those five primary types of users, here is the content that's most relevant to those people." That's good, low hanging fruit.

Craig McLaughlin:

Now we built finalytics.ai as a platform to do that, using artificial intelligence and machine learning to say, "Look, we don't want to depend on segmentations that we did a year ago, three years ago, from a percentile perspective. We want it in real time to monitor behavior and based on behavior, present the right content, the right user at the right moment." We think we've got a platform that will enable a credit union very quickly just jump in and turn something on that doesn't require lots of work on their side to begin to output those experiences that are targeted.

James Rober Lay:

I really like this as a super practical example right here and one that I wrote to in Banking on Digital Growth, framed around building a website that sells, not just a glorified online brochure. It just sits there. We do it and then we move on to the next thing. But through AI, through automation, this digital experience gets even smarter the more that others use it to provide recommendations, to provide guidance, to provide insight. Just like we would do in a physical real world face to face experience over the phone experience, we're now able to do that digitally to really educate and empower others.

James Rober Lay:

Thinking about this example, because I think the more that we provide that contextual guidance, that contextual insight, that content, there's a higher propensity for conversion. It's what I speak to is help first and sell second because money is confusing. It's complex. It's overwhelming. What could prevent a financial brand from realizing this reality here of this very simple but very powerful, practical example of contextualized personalization, content recommendations because this can have major, major, positive impact on the bottom line but what's going to hold them back?

Craig McLaughlin:

Their teams. We have clients that are couple billion in assets and there isn't alignment on the problem definition. And as a result, a credit union will spend 24 months not wanting to change and then disagreeing around the prioritization of those changes. Definition of the problem is crucial and holding people accountable towards business outcomes is equally as important. In a lot of ways it's getting out of your comfort zone and really pushing to make change. And that's hard. How does a credit union CEO who's not classically trained in digital, going to come in and really kind of lead that? And then, and then even worse, how does somebody from the outside come in and maybe having that experience, begin to try to change an organization that has done the same thing, the same way for a really long time? Those are tough things.

Craig McLaughlin:

I also would add on to that though and I would say that there is something interesting. If you take a step back from the entire problem for a second and you just say, "Well, if you were going to try and make changes somewhere and you could improve something, the application process is something that if you just spent your time there and you found a way to optimize that and you looked at every question you're asking a prospective member or an existing member looking to apply for an additional product, how could you make that easier?" And if you just asked that question over and over again and you iterate it every month for a year and you said, "How could we make this one part of the process more intuitive, a little bit easier with pre-populated fields?" It would go a long way.

James Rober Lay:

It really would. And I like this idea of prioritizing, stepping back, looking at the holistic picture and what I frame as TLC. We all need a little TLC in our life, not tender loving care but we all need some traffic. We all need some leads. We all need some conversions. And I think it's so easy to want to solve the problem by driving more traffic at the top of the funnel. But what in reality does, that increases the complexity and it also increases the cost because if we're not generating leads in the middle of the funnel, yet alone converting what we already have coming through, it's like grains of sand falling through our hands on the beach. We can pick it up but then it's just going to fall through on the other side. And I like this idea of optimizing applications or really what Google frames as the true moment of truth of conversion, the shopping cart experience because we see abandonment rates as high as 85, 90, 92, 95%, depending upon the product line.

James Rober Lay:

And when we do secret shopping studies, digital secret shopping studies of financial brands against FinTech, the FinTech experience always scores exponentially higher and particularly in qualitative studies, whenever people are able to talk through why they feel the way that they feel about an experience and it's the simplicity of it all. We're asking typically one question or FinTech is asking one question per screen and it's not the overwhelming, everything all in one screen because that increases cognitive load. And when you increase cognitive load, conversions therefore will ultimately decline. But when we reduce the complexity, when we add just ask that one question, pull through and conversion happen on the other side. When you think about some of these opportunities of UI and UX and you mentioned you're doing these studies of these 50 websites, what are you seeing as trends that the dear listeners should be aware of, that they might be able to apply back practically within their own organizations?

Craig McLaughlin:

The big trends are, I think you're right. I think learning from what a FinTech does is really important. We've done it for a long time, which is just really focus on that online account and origination funnel. Anecdotally too, one of the other problems, people don't quite often pick up on early enough is it's only half the equation. The other half of the equation is actually in risk because what we've found is we've seen digital teams go and do a great job of executing on that OAO flow and give the user positive reinforcement and have the user really understand the number of steps in that flow and make it a delightful experience where they feel like they're making good progress and they can return and kind of pick up where they left off.

Craig McLaughlin:

But a lot of times what we find is that compliance or risk looks and says, "Well, if we didn't have this one little bit of information, we're just going to auto decline." All of a sudden the digital guys are like, "Wait, we did a great job. You're just not taking any of these new members." But when you peel back the onion, you realize that, oh hey, if we did something a little bit differently over here, if we could collaborate a little bit more effectively, we'd be able to do more growth. We also find within that, that really comes down to a lot of the transformation. Is getting people to work together in small teams and be able to bring that. You look at why does that happen? You go all the way back up to leadership. Leadership has to be involved. They have to see what's going on. They have to delegate. That's a lot of work.

James Rober Lay:

I think of one organization in particular who's in the Banking on Digital Growth program right now, make this very practical for the dear listener, CEO read Banking on Digital Growth. They're a \$6 billion asset organization and reached out. We had some conversations back and forth and then they took 30 people through the Digital Growth University, sent another 60 kind of that mid to high level senior leader through a book club and then are now making Banking on Digital Growth required reading for 300 of their other key stakeholders internally so that they're all starting to speak a common language. Because I think back to your point, organizations sometimes spend 12, 18, 24 months trying to define a problem but everyone's talking from different perspectives. And that's just, once again, that's kind of human nature. Our past experiences bring us here to the present moment and our past informs our present moment but it's in the present moment that gaining new knowledge, gaining new awareness, gaining new clarity, gaining new insight, that's the path forward to help us break free from patterns of the past.

James Rober Lay:

Through the work that you're doing and you mentioned, you're working with another financial brand right now, working with their board. What are you seeing through helping the unaware become aware of

new opportunities? How might that empower them to self actualize? Because I think of the work that we've done over the last 20 years, you go in, you do the traditional diagnostic and you do the discovery work and you make your recommendations and then there's not a lot of execution on their side because my gut and I'm able to start to quantify this now, there was a knowledge gap. And if we can bridge that knowledge gap, that helps release the break in people's minds to move forward. But what are you seeing on this front of knowledge awareness, clarity through just the training, through the education that you're doing with boards and senior leadership teams?

Craig McLaughlin:

We've always been trying to paint the picture and I can think back to 2008, presenting at a credit union conference to boards of directors and laying out the vision around getting digital right. And I feel like 14 years later we're still advocating for a lot of the same needs. And I think that when I think of the problem and I think of the user experience for a financial institution, the vast majority of that interaction is taking place inside of online banking. And so whether that's mobile or desktop, doesn't really matter. But the problem I think is that people tend to think of the problem in an institution, they go, "Well, we've got an online banking problem, which means we need to go shopping and we need to go and find our new partner who's going to solve that."

Craig McLaughlin:

And I think the reality is, when you say what's that big aha moment? Is understanding that, hey actually, the online banking vendor is going to give you an online banking platform. And there are degrees of good quality user experiences in there and there's going to be some pain in terms of getting that to work well with your core. That's a journey everyone goes through. The problem is getting them to think larger and say, "Actually, even if we got on, if we had the best online banking platform that there was, with the most intuitive user experience that looked beautiful and we got really, really good, good rankings in the app store for our ability to deliver the service. It still doesn't enable us to be able to grow and secure the future of this institution."

Craig McLaughlin:

And that then becomes a question of, well, why do other people grow well? And you look at FinTechs because they're the easiest one but you could also look at BVA. BVA by the way, who just did more digital growth, they did more digital applications for new products than they did in Q1 of 2022 than they did all last year in their branches. They get digital. It's not like we're looking at a FinTech and saying, "They get it but the big guys don't." No, Wells Fargo and Bank of America and the other big guys Chase, they're committing massive amounts of budget and teams to be able to go and execute on those things and they're doing quite well. But I think the FinTechs are interesting because they offered this really unique, limited point of view on an individual product or an individual approach and we're able to learn a lot from that.

Craig McLaughlin:

I look at those guys to bring those insights in and I try to get a leadership team to think of it that way. And you've got to then connect their existential challenge. Which is, hey, we are really clear that our member average age is going up and those assets are going to get distributed and we've got to have a plan. What is our plan? And that plan today has to be a digital first growth plan. And that's the opportunity that we see and that's why we built Finalytics to help support that and so it's painting that picture and getting people aligned but it's a lot of clearing people out of the way.

James Rober Lay:

Well, I appreciate the thinking that you've shared with us today. As we start to wrap up Craig, I want to come back to the Credit Union Digital Maturity Index survey in the report. Thinking about all of the insights that you gained and looking ahead, let's just say over the next 18 to 24 months, I think a shorter horizon line is really required in this type of an environment. What are you feeling most hopeful and energized about when it comes to digital within financial brands, within credit union, within banks? What are you feeling most hopeful about?

Craig McLaughlin:

I'm really excited that there's alignment on the problem for the first time in a lot of years. You've got entire groups of people. The quote we shared in the beginning, 86% of the institution feels like there's a lot more that we can do. And that's pretty good because we haven't had that for a long time. We haven't had alignment that there was a need to do more in digital. And I think the awareness for that has been increasing and I think that's pretty positive. I think the pandemic, everyone talks about how it accelerated transformation across the board in lots of different categories but I think it really made credit union teams come together and say, "Hey, we've got to do something different here." And I think we're beginning based on planning cycles, to see some of that transformation come through. And I hear it more and more that the cultural transformation bit and the organizational side of it, it's not about technology and just data, it's about how do you change people. And I think that's pretty exciting. I think that awareness in those two areas could be the keys to the kingdom.

James Rober Lay:

It's interesting, I think back over the last 20 years, being a digital anthropologist, studying the intersection of marketing, sales, technology and human behavior and for some reason, over the last two years, I've gotten way more fascinated with human behavior and the mind and looking at the mind as a quantum computer and we can go down a completely different rabbit hole. We're not going to go there today but you're right, I think that right there, you mentioned keys to the kingdom, unlocking new pathways, unlocking new doors within the minds to help people just see things differently than how they saw things before. Because when they see things differently, that will empower them to think differently. But just because they think differently, doesn't mean that they're going to act differently. We have to bridge that gap with feeling different because you can have a philosophical idea and ideal like, yeah, I get it. I understand it. But their desire to transform is not greater than their desire to remain the same.

James Rober Lay:

And I think that idea of feeling and emotion is another opportunity to tap into, particularly within the financial services space, to where feeling emotion, it's not exactly always talked about but I think it's one when you're thinking about human transformation, cultural transformation, it's something that we probably need to bubble up. If we're going to create positive experiences externally for people, we need to kind of do the same internally. What's your take there on the idea of feeling an emotion and how that plays into transformation both within and without an organization?

Craig McLaughlin:

It's huge. It's huge. I continue to think about leadership too, in that capacity. Because we walk into a new credit union. We visited probably well over a 100 credit union physical locations over the years. And you can learn a lot from the board room in a credit union. You can determine kind of based on how many chairs are in the room, how many board members come to those meetings, so how do decisions get made? You can determine how modern is the building? Is this an institution that kind of hasn't really done a kind of a zhuzh or kind of a redesign or kind of redecoration of their space in 20, 30, 40 years?

How focused are they on security? How is that process getting in and out? To get badged and all that, is it primitive? Is it very modern?

Craig McLaughlin:

And I think those are really indicative, depends on cultures. And we see the credit unions that are making big, bold moves, moving from the suburbs to downtown, buying a big building, redesigning it, creating a space for people to really be in a physical space, that is an embodiment of the culture that the CEO has kind of laid out and is espousing is a big deal and it brings people together and it gets people to think differently. I think those are big deals.

James Rober Lay:

I want to get real practical as we wrap up here. When we look ahead towards the future, all growth, all transformative growth starts with a very small, simple step forward. What would be the next best step, that small, simple step for the dear listener to take when it comes to just maximizing their own future digital growth potential? What should they do next?

Craig McLaughlin:

I would say, bring in some external people to help you think about how to move forward and understand that you're probably not going to create oranges that have apples and realize you've got to bring in, you've got to change something and get some new people in the mix. I think third party consultants are a great place to begin that journey. And I think creating a safe space where it's okay to be wrong. Where Visa says fail fast, I think just creating an environment where it's okay to take a risk and learn. I think those are big deals. I'd say you've really got to be thinking about how you want to guide the organization forward. It's not about hiring someone. It's not one silver bullet that's going to make this go away. It's not a new online banking platform. It's the collective of it, of an organization working together, being passionate and then driving forward.

James Rober Lay:

That's a great point. It's the dialogue. It's the discussion. It's the discourse. It's kind of what you and I have been doing today and just approaching it with an open mind, approaching it with an open heart. And this has been a fantastic conversation, Craig. What's the best way for someone to connect with you to continue the discussion that we started, as well as to get the report and the thinking that you shared through the study?

Craig McLaughlin:

Anyone has complete access to my calendar. If you go to finalytics.ai and you book, schedule a demo, you have my calendar of availability. You can check off and you can pick a 30 minute slot. It's completely automated and I would love to just sit down and chat about anything. If you want to just call and say hello, I'd be happy to chat with you. Feel free to go to finalytics.ai and click schedule a demo and I'll be on the call with you.

James Rober Lay:

Connect with Craig, learn from Craig, grow with Craig. Craig, this has been a great conversation. Thanks for joining me for another episode of Banking on Digital Growth, buddy.

Craig McLaughlin:

Thank you, James. I really appreciate it.

James Rober Lay:

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