

Allison Netzer:

Brand speaks the language of returns every single time. There's really not a way you can look at it where it doesn't provide a return.

James Robert Lay:

Greetings and hello. I am James Robert Lay and welcome to episode 233 of the Banking on Digital Growth Podcast. Today's episode is part of the Exponential Insight Series, and I'm excited to welcome back Allison Netzer to the show. Allison is a friend of mine and the chief marketing and strategy officer for Nymbus, but she's also the best selling co-author of the brand new book, Think like a Brand, Not a Bank, who she co-wrote with Liz High.

It's a fantastic read and one that I'll look forward to talking through in detail with Allison, not just on this episode, but we're going to continue the conversation going forward into episode 234 as well, because Allison and Liz offer a cornucopia of practical insights and ideas to empower you to empower your team to maximize your future growth potential by simply thinking like a brand, not a bank. Welcome back to the show, Allison. It is always good to share time with you.

Allison Netzer:

It's wonderful to be here, James Robert. Thanks for having me.

James Robert Lay:

Well, you've been busy. You've got a lot of positive things going on in your life, of course, with the book, Think like a Brand, Not a Bank, which we're going to get to here in just a bit. But what is good for you personally or professionally? It is always your pick to get started on a positive note.

Allison Netzer:

Well, I love the way you start this. We actually start our real life conversations with this question every time I talk to you. I think right now besides the book, which has been amazing, is I moved my family recently back home to North Carolina, which is where I'm from. Discovering places for the first time and figuring out where the grocery store is and all of that stuff has just kind of given me a, I don't know, just a renewed sense of life and being. That's been really good here the last couple weeks.

James Robert Lay:

Well, when you change your environment, it opens up entirely new perspectives to see things differently, to think about things differently, to experience and feel things differently than you did before, which is Dr. Benjamin Hardy, organizational psychologist, he wrote a great book called Willpower Doesn't Work on the subject of change and behavior. His whole thesis is the environment that we are in has a much stronger gravitational than our willpower does. Our willpower is like a muscle and it will eventually tire and will probably fall back to previous patterns of behavior, i.e., Habits.

If we're really wanting to truly experience transformation, we must transform the environment. And that is a great segue into our conversation with your book, Think like a Brand, Not a Bank, because there's a lot of transformation that has to happen when it comes to just this idea at a macro level and then practically applying that at a micro level. You've done a fantastic job, you and Liz High, writing through this experience of Think like a Brand, Not a Bank. To begin, why write this book? Why now? Why take the time to sit down and bring this into reality?

Allison Netzer:

Yeah, no, I mean, I think it's our life, right? It's Liz and I's life, much like your book, is writing what we know and what we experienced. I think for me personally, and you and I have talked about this, I'm not a classically trained marketer, so this book was really kind of a labor of love maybe to my younger self of what I wish I would've known when I started. And just being able to show, and you do this as well, the way forward, right? Not spending the time, the little bit of a platform that we have on banks or backwards, "Here's what you're doing incorrectly," but more, "You're almost there. There is a path forward. You're closer than you think."

That's really what we were trying to do. It was a fun adventure. It's been a great experience, hard work, of course, but we have a lot of friends and colleagues that help with the book as far as their examples of how to actually think a brand.

James Robert Lay:

Back to your point, not being a classically trained marketer, I really appreciated your dedication to your dad, Mike, and you wrote that he taught you that you don't need a classroom to be a teacher. I really connected with that because this is essentially a classroom, if you will, with a cover, because inside you have these five principles. I always like when things are distilled down into a manifesto or into principles of sorts that it's easy to understand, number one, but then take action against, number two. It's that idea of turning the insight into action.

You opened up the book being written to financial brand leaders who are very smart, they're very analytical, they're left brain driven leaders, but maybe they perceive brand as emotional, touchy feely, or as you write in the book, soft and fluffy, which is where there's often a gap around conversations that transpire within financial brands around brands. You open up with some data. Why start with data? And then more importantly, what are some of the data trends for our dear listeners?

Maybe just to plant one or two into their mind that they can then relay back to others in their organization saying, "Hey, this is important stuff. This is about data. This is about numbers. It's not just about, back to your point, soft and fluffy stuff."

Allison Netzer:

Right, right. Yeah, no, not an art project. I think starting with data, I mean, is actually where we start in real life in the work that we do. But it's important because we make the point in the book, brand speaks the language of returns every single time. There's really not a way you can look at it where it doesn't provide a return. Rule number one in marketing is knowing your audience, right? Having to sell the idea of thinking like a brand internally, you need to match the language and the motivations of your audience.

The returns that it brings, whether that is retention when you're talking to someone who's on the kind of customer care or loyalty part of it, customer satisfaction if you're talking to call center operations and teller leadership, financial returns if you're talking to the CFO. We try to provide all of that because even though we explain step-by-step how, we also make very clear, it is not easy to carry this water uphill when you're talking about change management. We do try to steep it in data, and there's two that I always go to when I am trying to zig when someone else is zagging or kind of have a debate on the power of brands.

One is we have in the book, which is the Kantar BrandZ study, which is really the only one that puts a dollar amount on the brand alone. I'm not talking about the products and the revenue, but the brand itself, as if brand were a product. That's the first one that's publicly available. The second one I've come to know here recently, which is data on the emotional experience and the return that that brings. I actually get that through a new friend and connection of mine, Billy Howard, who's the CEO over at Brand Throw. They put out a ton of data and reporting on emotional experience and kind of going beyond demographics.

James Robert Lay:

I think that idea, if we're able to quantify this and show some external examples back to the Kantar model, it really is powerful. It tells a powerful story at the value, the bottom line value brand can create. Before we get into the idea of mindset here, what's the problem? What are we seeing today? Because as you mentioned before, I think we're very similar that we're always looking forward. We're always looking to the future. We're always hopeful and optimistic.

But I do think it's important to maybe just reflect a little bit on where we've been as an industry when it comes to branding in financial brands, bank, credit union, maybe even fintech, neobank. What are the problems that the dear listener needs to be thinking about like... Because I think sometimes we don't even know the problem.

Allison Netzer:

Yeah, no. I think there's two kind of primary challenges. One is, and this is going to sound a little strange maybe outside in, but I think industry wide, we have a crisis of confidence when it comes to really being our brand and being able to think and do counterintuitively. Even though it's a big time industry with some big time personalities, a huge responsibility, I think there's a real crisis of confidence. The second I think is the binary thinking that, and we talk a lot about that in the book, maybe it's our high risk, high stakes types of transactions and relationships that bankers are in.

I appreciate the need for that binary or black and white thinking, but where you and I both have spent so much time is the amount of growth that's in that gray area between is huge. It's not only huge economically, it's also just more fun to do, which is important and is a real factor. I think it's both of those things, crisis of confidence and just sort of a natural inclination towards binary thinking that we just need to build some muscle to recognize when we're thinking in a binary way and some ways to bring some gray thoughts to it.

James Robert Lay:

And that's a great point about the gray area in the middle here. Growth is in the gray area. Really massive opportunity. You mentioned that it's more fun. I think that's just an important takeaway for the dear listener because as we continue forward into this decade of turbulence, I do feel it's going to be a little bit rocky. I think it's the brand. I think it's the brands that invest in branding that are going to come out feeling better on the other side of this.

Once again, it's the counter intuitiveness, and I know we're going to come back to that here in just a bit. But it's like when times get tough, the very first two things that organizations cut are typically marketing, and then training, development, coaching. Marketing is the external brand side, and then training, development, coaching, that's the internal brand side to making sure that we're all aligned, which is

where the role of mindset comes in to play. What is that role? What is the role of mindset when it comes to thinking like a brand?

Allison Netzer:

Sure. Well, the longest in the book is mindset matters. That's really where we start. And to your earlier point, we begin with the data, depending on how your mind works to get there. It's easy to say, harder to do, but it is a discipline. Any way of thinking, any way of being and doing is a discipline. There are ways to prepare your mind, to prepare those you work with, to prepare your approach to work on a day-to-day basis, and also ways to think about when you do slip, like you mentioned before, when you talk about willpower, right? Mindset is very similar. What do you do when you slip back into say binary thinking?

It matters completely because how you feel about something internally, whether it's you or internal to the FI, manifest externally. We all have stories of amazing products and services that weren't successful and then awful products that are hugely successful. But it's a lot of times because of the internal conviction that the mindset of this is not going to fail. It matters. It matters immensely, and that's why we wanted to start with it.

James Robert Lay:


I appreciate your point on discipline, and I was just having this conversation with my kids as they have now gone back to school. We have two who are in orchestra. Our oldest is in the advanced eighth grade orchestra. He's playing the cello. And then our second oldest has just now started playing the cello as well. I said there's a gap between the dreamers on one side and then the doers on the other, those that actually do it. We all can dream about having an amazing brand, an amazing brand experience. But for those that escape the dreaming and actually do it, it all comes down to the one word that you just shared to bridge that gap between the dreamers and the doers, which is discipline.

Let's get real practical here. To create a discipline, you have these five principles, if you will, to provide that guidance to bridge the gap between dreaming about this and then actually doing it and applying. Because back to your point, it's a bit of a journey. It could be hard, particularly if you're trying to do this alone. Like any epic story, the hero does not go on the journey by themselves. They definitely have a helpful and empathetic guide, which can be found through your thinking in this book. But it can also be found internally with a team, with the collective, with the cohort, so that they're going on this.

I think of Lord of the Rings. Was it just Frodo and Gandalf? They had seven or eight other key characters that were guiding Frodo along this journey. We'll call these guides, these supporting characters, these five principles. Let's start with principle number one here. What do you mean that we sometimes need to do the counterintuitive thing?

Allison Netzer:

Sure. It can be tempting when you're thinking about a change or a new direction to sort of take a blank sheet approach, right? Throw everything out, hire a huge consulting firm, and just 125 years out the window. Let's start fresh. The counterintuitive thing there is actually no, it's not a huge blank sheet exercise. You don't have to throw everything out. You don't have to spend tremendous amount of money to make a lot of progress in terms of brand first thinking. You can actually take a lot of what you already have and think about it and frame it up and interpret it in a new way. Doing the counterintuitive thing doesn't mean the example we use is going golfing in the rain.



It's not doing crazy stuff all over your bank. That's not going to work well. I can just tell you right now, that's not going to work well. It's not being contrary for the purpose of being contrary. It's being very intentional for realizing that you already have a lot of the raw materials. But what folks are not expecting you to do is to take that and make really powerful combinations. They're expecting you to throw everything out, which includes your momentum, and start with a blank sheet of paper. Big change doesn't have to start that way.

James Robert Lay:

You mentioned the need to be open to odd. I think about Seth Godin, and I'll reference his work a lot, particularly when he wrote a book called *We Are All Weird*. I think it was written about 2011, and it was so predictive of the idea of what you and I have talked about before on the podcast, niche, digital and the decentralization of entire verticals and the democratization of entire verticals where really micro brands have the potential to be macro brands going forward into the future. It's a whole nother conversation. I know you know my wife Delina, we've talked about that extensively. I started telling her that in 2019. I said, "Just watch."

I said, "The next decade," and this was before COVID, I said, "Watch. The next decade, micro brands are going to start beating the macro." She said, "What do you mean?" I used fashion as a common language for us. I said, "You've got these large brands, everyone from a JCPenney to a Sears, they were kind of on the bleeding edge of the crumble. But then you see even higher in brands like say a Neiman Marcus or a Saks Fifth, they're now struggling, but who will survive this are going to be the fashion houses that go back to 150 years of legacy. They're more niche. But we're also seeing the rise of influencer brands, people who have built communities on Insta or on TikTok who are now watching their own brand."

It's just a fascinating thing. I think it's important for your listener who maybe has come from a traditional model, a traditional perspective of what banking is, "should be," but being open to odd, feeling weird. I mean, Austin, the whole thing, Keep Austin Weird. What do we mean by that?

Allison Netzer:

Yeah, well, odd is a feeling. It's another way of sort of it's embracing... We talk about embracing tension and creating contradiction. You talk about mindset, right? That's sort of how you frame things, how you approach things, but then there's also how you feel. If something feels extremely comfortable, or you have an idea and you're like, "Yep, 100% that's going to work," that's not far enough. And more than likely, that sets, unfortunately, probably bank first thinking, which is, again, binary terms, thinking of people as either a bank customer or not a bank customer. So things that are odd are just sort of things...

Again, it's not just to be contrary just to do something crazy, but it makes you think twice. And if you define, well, what is branding, a lot of times you can say, "Well, it's actually something that makes you think twice." An example that we're all kind of familiar with in this space is CoBank and calling their branches stores and having a phone where you can call the CEO at any time. That's kind of odd. That's a little odd. There's good examples and bad examples of odd, right? But doing things that are a little bit odd means you're doing things that are outside of your comfort zone.

You're feeling a little weird about it, but you're deciding to go forward anyway. And that's where the build comes from. You've got the discipline with your mindset. You've got the feeling with doing things

that are counterintuitive, and you just kind of want to keep going with that. That's how you actually know you're on the right path when it doesn't feel completely comfortable.

James Robert Lay:

I think about this idea of Zappos. Looking outside at another example, you mentioned AMQUA, but they even have in their core values, which is value number three, create fun and a little weirdness. Back to the call center experience, it could be so run of the mill. It could be so boring. Press one for this. Press two for that. But what Zappos did, I think it was either press three or press four in their call center tree experience for the joke of the day. It's just that one little thing that just makes you...

If no one ever presses that, and I'll tell you the few times that I've actually had to call into Zappos for something with my wife running shipping and receiving with four growing kids, we've got Zappos coming in it seems like once a quarter with a new shoe. Just someone's outgrown something and then we can't pass it down because there's holes in it. But it's that one thing, if no one listens to, it just like, "Huh! That's interesting," because there's so much, back to your point, on mindset, chemicals even in the mind, and we can go down to a rabbit hole of dopamine and how that all plays into this.

We're not going to go there, because I want to come back to the second principle here. You touched on this before, but it's this idea of tension. In the book, you note when it comes to tension, beautiful brands are born from tension. It's in those moments of discomfort that we experience sometimes the greatest growth. How can financial brands embrace the tension, and then navigate through that with confidence? Because otherwise, back to the point of what we were talking about before with behavior modification, the environment can sometimes be so strong that we tend to go backwards to what we know as comfort.

Allison Netzer:

Right, right. Yeah, embracing tension, and we give some examples. I mean, there are so many examples in the world of beautiful tension. We talk about a canvas stretched over a frame or strings on a musical instrument like the cello. Tension, there are ways to really lean into it and embrace it. We talked at the beginning about using data, even if it's not your natural language to meet other people internally where they are when it comes to change management. That's an example of embracing tension. The Zappos example, if you think about why it was created, when you and I were kids and our parents take us down to Sears to try on the shoe and getting it smashed in that metal thing that they...

James Robert Lay:

Kenny's. Do you remember Kenny's Shoes? Is it just me?

Allison Netzer:

No, it's not you.

James Robert Lay:

Yeah, they had that thing.

Allison Netzer:

The thing that squishes your feet. It's gross. It's a totally disgusting experience. And then you forget your socks and all the things. The business was born out of a really kind of tense, some would argue, horrific

experience. Same thing when you think about some of the major folks in terms of eyeglass. Taking those experiences that are fraught with tension and creating something beautiful, banks are making progress on this.

If you think about branch design, you think about some of the call center pieces and being able to speak to an agent, or trying to have something look a little bit less sterile and made out of marble when you walk into the branch, that's the kind of tension that I'm talking about and really embracing that and be like, what can we do here to bring the tension down? It's not just a feeling thing. The business case behind here has to do with accessibility. It has to do with diversity. It has to do with all of the pieces that banks of any size are wrestling with today. Embracing that and owning it can create a lot of business opportunities. You mentioned niche banking is one of those. Neobanks are another one.

James Robert Lay:

And that idea of embracing the tension, at first, you might be thought of as a bit crazy. I want to take you back to 1994. It was July 5th, 1994. It was the day after 4th of July here in the United States, and that was the day that Jeff Bezos founded Amazon. Now, in 1994, thinking about where we're at almost 30 years later, if you would've said that you'd be buying things online, number one, just that at a macro level, but then you get more specific. Because back to the point of buying shoes, that was not possible in many people's minds back then, because the previous experience was this, what is now antiquated, you get your foot shoved in that little metal thing and it is gross.

It is gross now that I think back. My kids will never experience that because it's that two-way free shipping kind of a thing. Zappos really pioneered that. Zappos went on to be acquired by Amazon. But then Amazon and how they're continuously expanding the business model. They're looking for the tensions. I would say it's this. They're looking for the common people problems that are causing common people pain and then creating a solution to bridge that gap. And then, you touched on this in the book with principle number two here, it's about keeping things simple. I think we, as people, and I'm just as guilty of this, we tend to overcomplicate things. Inadvertently, but we do.

I think a lot of it is because we inadvertently bring our past experiences into the present moment and either we forget... I would say probably more often than not, we choose not to let go of the things of the past that have gotten us here to the present moment. When we do that, that creates complexity. What's an opportunity you see when it comes to thinking like a brand and not a bank to keep it simple?

Allison Netzer:

If you think about brands, like consumer brands, we've been talking about, some of the best brands aren't afraid to not have something, aren't afraid to not be the store for XYZ thing. If you connect that to bank and bank thinking, banks want to have every product for every use case for every person. It comes from a good place. I don't think it's because, well, we can really get our profits up. It's like no, we're the community bank of XYZ. We want to make sure we have all of the banking services that could possibly be needed by our community. But a brand first mindset is to really say, what can we do that is the absolute best for our community?

A lot of times that's going to be an answer of depth and not breadth, which again brings up some counterintuitive situations, some tense situations. Sorry, James Robert, we actually don't have invoice factoring at XYZ Community Bank. That is okay. It is okay not to have that because I can refer you to

someone who can, or I can have a conversation with you about, is that what you're really needing today? And that's a positive thing as well. But not being afraid to be one thing really well I think is the glaring difference between brand first thinking and bank first thinking.

James Robert Lay:

Once again, it's kind of like that gray area, a tremendous amount of opportunity to solve the common problems causing common people pain. It's just pattern matching at that point. Coming back to the Zappos example, I know one of the big things that they were trained on is if you can't find something on Zappos, you're talking with someone or you're chatting with someone, you're going to go find that thing for them somewhere else, give them a link, and then that way, you have helped that person find what they need when they need it because they're probably going to come back whenever it...

That's a whole thing of, how do we view the world? Are we looking at through a lens of scarcity and competition, or are we looking at through a lens of abundance and collaboration? And that there's so much opportunity out there that we're okay by focusing in on the few things that will create the greatest value for these people that we want to create value for.

Allison Netzer:

Absolutely.

James Robert Lay:

And that requires just letting... Why is that? Why do you think it's challenging? I would really probably say more as leaders, facilitating some of this thinking internally to let go of things, to let go of what got us to this point today, because those things might not be the things that get us to where we need to go over the next 15 years.

Allison Netzer:

I think the fear of letting go of something. Because if you're listening to this, you're like, "Oh, that's great, James Robert and Allison. Send people out of my bank to go do business elsewhere. That's not a good idea." I think we're hesitant to release the things that we actually haven't fully examined, to be quite honest with you. Not to get too philosophical here. But the example of a community bank choosing to have three or four things maybe that they really provide exceptionally while letting the rest go is not just philosophically something I would agree with, it's financially something that you would agree with.

Because if you want to have, I'm beating up on invoice factoring, but if you wanted to have that or a strong commercial lending practice, you have to have people, you have to have folks who have expertise and the regulatory and compliance piece. You have to have the marketing, all of the things. If you probably isolated it, pretty small return. I'm talking about in terms of not just brand return, but financial return. I think we're hesitant to let go of things we haven't fully examined. I think it probably hurts to say you don't need me for everything, but it can be extremely affirming to be, but you're going to want me for the three or four things that I do exceptionally, exceptionally well.

James Robert Lay:

Well, think about healthcare. You have a GP, a general practitioner, who can give you a holistic view. And then if they find something, they're going to send you off to an expert to really help solve that pain point that you have right there. I think that idea of the healthcare model. But back to your point about we don't examine this, and I can't help but think of just some stoic wisdom. If you don't take time to just

simply pause and reflect and to just ponder, we're probably not going to have some of these conversations. They're challenging conversations, but I think they're ones that could probably just be a thought exercise.

It's the Pareto principle. It's the 20% of what we do that creates the 80% of the value, because it's there. We know that pattern exists. When it comes to value, I want to wrap up today's conversation here and turn this into a two part dialogue discussion, because there's just so much goodness that you have put together with Liz in your book, Think like a Brand, Not a Bank. But I always want to send people off with just a very practical, actionable next best step. I want to frame this back around... Really I think bring it back to mindset, because it's the longest chapter of the book.

When you think about mindset, we'll continue the discussion in the next episode and get into principles three, four, and five, but when you think about mindset, what is one small thing that the dear listener can do to continue to... Or maybe not even continue, maybe they need just to begin to develop this idea of mindset that we've been talking about here today.

Allison Netzer:

Sure. Well, actually you stole my word, which is start or begin. Begin a fresh mindset. Think about, visualize back when you used to do New Year's resolutions. I don't do them anymore. I resolved to not do things as opposed to doing things. But think back to those mornings, right? Fresh year. Fresh start. Anything is possible. Maybe you've got your journal. Maybe you've got your environment on New Year's Day. Think about that literally in your mind and just start.

Just start now. It's all there. I truly believe and can't emphasize enough as many people as I've talked to in this industry on a daily basis, it is all there. My belief is so strong that I think if folks just start now, they will be down a better path than having not started.

James Robert Lay:

Do you mind if I give maybe a framework to add into this? Because I'm thinking that a lot of times if you give people and say, "Hey, here's a blank piece of paper. Go think. Go write," without any type of prompt, I mean, I even think about Ancin Cooley, who just wrapped up a conversation on a recent episode, and that was his key takeaway. That was his action item. He said, "Just start journaling." I'm thinking about this as I'm writing Banking on Change, because journaling and reflecting is a really big part of this idea of achieving exponential growth in the age of ai.

It's almost like the idea of pen and paper can be a tremendous strategic asset, because it's a great way to do some self-reflection and dialogue and discourse in your own mind. But then you got to get that out and put it into the physical world. When it comes to a framework, my question is this, how do you want to grow as a financial brand? Or how do you want to grow your brand, not your bank? I think that's the better one. How do you want to grow your brand, not your bank or credit union? What I mean by grow is, what are your goals? What are the roadblocks that stand in the way of those goals?

And then what are the opportunities begin to overcome those roadblocks and make progress towards those goals? The goal is this, back to the idea of resolutions, imagine that we are having this conversation, we're having coffee, we're having cocktails, and it's three years from now and you're in a really good place. The first and most important question to answer is, what are you drinking? If we're

doing this mental dialogue discussion here, what are you drinking, Allison? It's three years from now. What are you drinking?

Allison Netzer:

Coffee.

James Robert Lay:

Coffee. What type? How are you taking your coffee?

Allison Netzer:

Black and extremely hot. I put it back in the microwave every time.

James Robert Lay:

Okay, I'm right there with you. And if you don't have one, you need to get an Ember cup.

Allison Netzer:

Oh yes!

James Robert Lay:

The kids just got me an... I had an Ember for two years. I didn't even know that it broke, but Delina saw the light. She goes, "Your cup's not working." I was like, "No wonder it's getting cold." The kids just got me a new Ember for my birthday. We're both drinking that black hot coffee. Okay, great. I want you to take a sip of your coffee, and I want you to look back to today's conversation. I want you to tell me three things that need to happen between now until then for you to feel good about the progress that you're making to build a brand, not a bank. And then literally, just right through that, leap ahead in your mind, look back to today.

Because what you're doing is you're creating the future reality in the present moment and you're really beginning to bring it into the physical world outside of your thought of your mind, which is where all creation begins in the first place, and then you're putting it onto pen and paper. Now, imagine doing this not just as an individual, but you do this as a team, and then you do this within teams of the organization. What are the common patterns that you're seeing? Once again, it's about pattern matching. And then the follow up to that is like, okay, here's the future reality that you want to create when it comes to thinking like a brand, not a bank, what are the roadblocks that stand in the way?

Because now the mind will immediately shift. Because it's so easy I think for us to set goals, but many times we don't think of what are the roadblocks in the present reality, in the present moment that are going to stand in the way of that future creation? You write down three. I always say three because Omne Trium Perfectum, which is Latin for all good things come in threes. Three roadblocks. And now this is where the real interesting part of this mental exercise comes into play, opportunities. What are three opportunities to overcome those roadblocks to make progress towards those goals? Notice how that's framed. It's not achieve them.

It's just to simply make progress towards the goal, because I think that gives us more permission that if we don't achieve that future state in three years, it's not a complete and utter failure, it's just what do we need to do to reevaluate, to optimize our next best steps forward. But the mind will immediately

begin solving problems when presented with a roadblock, an obstacle. There's a lot of stoic wisdom with this. Ryan Holiday has a great book called *The Obstacle Is the Way*. I think when you present obstacles, the mind will create the opportunity or begin to see opportunities that weren't possible even before the initial goal was set.

I like your idea. I think if we give the dear listener a framework, that will help guide them forward to not just give them a blank piece of paper, but something to guide their thinking back to, what are the goals, what are the roadblocks, what are the opportunities when it comes to thinking like a brand, not a bank. Good stuff. Good stuff, Allison. What's the next best step for people to continue the conversation that we've started here today with you? Number one. Number two, get the book, and then we'll continue this discussion in our next episode to get into the next three principles. But how can someone reach out and say hello to you?

Allison Netzer:

Yeah, absolutely. Best way is through the website. It's thinklikeabrandbook.com. Kind of hard to type, easy to say. They can get in contact with me, get in contact with Liz. We put all the data, all the quotable pieces in a couple decks that folks can totally steal and use. We love for folks to use the data pack. You can buy the book there. You can listen to episodes like this. Kind of everything all in one place.

James Robert Lay:

That's it. Thinklikeabrandbook.com. Visit the website. Just get your phone, do it right now. If you're listening to this on your phone, pull it up. Simple next best steps. Thinklikeabrandbook.com. Get a copy of the book. Get a copy of all the data, all the insights. Have some conversations internally. Use the thinking exercise as a way to frame and guide some of this and connect with you, Allison, on LinkedIn. Fantastic. Allison, always a pleasure. Absolute fun. Thanks for joining me for another episode of Banking on Digital Growth, and I'm looking forward to our next conversation.

Allison Netzer:

Absolutely. Thanks for having me.

James Robert Lay:

Until then and as always, be well, do good, and make your bed.