

Gina Bianchini:

If we look at the state of social media, the problem has been that there's been a disconnect between the goals of the platforms and what people actually want in their lives. And as we think about a strategic imperative of community, well, last time I checked, in a rapidly changing semi chaotic world, having a community is actually the single most effective way to navigate that change.

James Robert Lay:

Greetings and hello, I am James Robert Lay and welcome to episode 247 of the Banking on Digital Growth podcast. Today's episode is part of the Exponential Insight series and I'm excited to welcome Gina Bianchini to the show. Gina is the CEO and co-founder of Mighty Networks, the premier software as a service platform for financial brands and Fintechs to start and grow communities that they own. Now, if you've spend any time over the last decade trying to build an audience on any of the social platforms, whether that be Facebook or Twitter or Instagram, now TikTok, this is a conversation that you are not going to want to miss.

That's because today Gina and I are going to discuss how communities continue to transform in a digital world, beyond the physical boundaries of borders and zip codes that have really defined communities for so many financial brands for well over a century. And as a result, these transformations when it comes to thinking about communities, create exponential growth opportunities to create, to capture, to capitalize on as a financial brand, as a FinTech, when you continue to put people at the center of all of your thinking and all of your doing. Welcome to the show Gina. It is so good to share time with you today.

Gina Bianchini:

Thank you for having me. I've been looking forward to this.

James Robert Lay:

I've been looking forward to it as well. You've got a lot of good thinking that you're doing around establishing, building, growing communities, digital communities, and if you think about the world of financial services, you have community banks, you have credit unions. And before we talk about that and how the world is transformed in this lens, in this context, what's good for you right now, personally or professionally? It's your pick to get started.

Gina Bianchini:

Well, I would say professionally I'm excited and I'm happy to share because it's totally related to where I think community is going from here. Also where I think we're going to see the transition from social to something new. And so I've been working on that with my team at Mighty and we have something coming out very soon that I'm extraordinarily excited about. I'm such a big fan of taking on massive challenges that you don't feel like you can actually pull off and then pull them off, because that's how we grow. And so that's what I'm working on right now and super excited about and just love the opportunity to stop and talk to you.

James Robert Lay:

Well, you take on massive challenges and a lot of times they can feel like a bit of a roadblock. But if you think about the ancient stoic philosophy from Marcus Aurelius, he once wrote the impediment to action advances action and what stands in the way becomes the way. And so I like this idea of taking on big things. Even it was JFK, we choose to go to the moon and do other things in this decade, not because they're easy but because they are hard. I like this philosophy here. You mentioned something in your

opening comments about this transformation beyond social. I want to loop back to that here in a minute. But let's start here. I think for context, for the dear listener, they're coming from a bank, they're coming from a credit union, they're coming from a FinTech. Why should they be thinking about establishing, building and growing digital community as a strategic objective?

Gina Bianchini:

If we take a step back and we think about the power of community, community and I define community not as an audience. It's not I talk out at you, you talk back at me and no one's talking to each other. It's about how do I set up a set or a network of relationships between members in pursuit of a goal? I would argue what's really important is having a purpose to a community. Now, again, there's the communities that we're born into, there's the communities that we create ourselves. And as we think about a strategic imperative of community, well last time I checked in a rapidly changing semi chaotic world, having a community is actually the single most effective way to navigate that change, so that you're actually getting a lot of community or network intelligence from people who are going through the world and they're seeing other things.

And so as you think about it as situational awareness, a community allows you whether you are a brand or whether you're an entrepreneur, whether you're a community, as well as allowing your members to get smarter, faster and understand the world in a moment of rapid change. I don't think we're slowing down anytime soon. The second thing that a community lets people do is it is so effective in the context of a community to build new practices or change habits. And so when you think about, and there's a zillion studies of this, plus it's like, Marcus Aurelius was saying this and you think about every religion in the world, it is about who you surround yourself with is going to be what you view as your identity, what you view as your norms, and being in a community with other people around, whether it's decisions that you want to make, things you want to navigate, or practices that you want to build in your life.

What's great about a community is you can essentially lean on other people and not have to tap your willpower and not have to tap that finite source of what and how we deploy our self-discipline too. And so when you start to just put those two things together, you also see the power of communities to be a really powerful source of people achieving results and transformation in their lives. And so if you are a brand that wants to build really strong relationships, that you want to help people navigate a semi chaotic to really chaotic world in life, you want them to build better practices around, I don't know, their money and how they design and define success for their resources, but not just their financial resources but the life that they want. You got to have purpose. And purpose, which I define as the clear positive intention for your time, your talents, your energy and your focus.

A community is there to help bring you from one place that you start to where you want to go. And if you as a brand or a creator or an entrepreneur are able to help people with those things, you will drive loyalty, you will drive decisions and practices that are good for them and hopefully good for you. If anything, if we look at the state of social media, the problem has been that there's been a disconnect between the goals of the platforms and what people actually want in their lives. It's a lot of high fructose corn syrup of engagement. That's the power of community and why it's such an important strategic tool and decision to make. And a lot of what has happened is that people have thought that an audience was community or that community's too hard or they're going to have to deal with trolls or they don't have enough control. And all of those things are addressable. And if anything, community is why we're all here and how we realize our fullest potential.

James Robert Lay:

I want to roll back and unpack some of this here, because you just shared so much goodness. Audience versus community. I think about my own personal journey here and how my thinking has transformed really over the last three years since writing Banking on Digital Growth and now writing Banking on Change. We have a model called the Banker Strategy Circle. It's an acronym, acronyms run rampant here at the Digital Growth Institute and digital growth utopia because it's the only way I can keep things straight in this ADD mind. So banker, the B stands for, it stood for build an audience, it now stands for build a community. And the reason for that is, is the community, back to your point, creates the dialogue, the discourse, the discussion, that creates intelligence, that allows us to spiral up together where the audience is still rooted in the old world of one to many messaging but maybe through just a different context in a different lens.

I think about how much the philosophies coming out of ancient Greece have influenced my thinking around Banking on Change. It's the stoics that took education to the porches of the dialogue and the discussion and the discourse where the philosophies of other thinkers back then they were closed off in these little walled gardens. Sound familiar? When we talk about walled garden?

Gina Bianchini:

I'll take it one step further. At Mighty we started as a community platform, and over the course of the last four years we've continued to create with our, we call the people who run communities, hosts on our platform and then members are those who join. And almost immediately after launching, we had hosts show up and say, God, what I really need is for you to build in online courses. And then what we really need is for you to build in live streaming and events and polls and questions for engagement. And all of a sudden fast forward four years and what we're sitting on has been, wait a second, it takes too long to explain all the things that we do. We took a step back over the last six months and we actually just announced this to our community of hosts this morning actually. When you think about what people are really trying to do today, they are trying to actually create culture.

Gina Bianchini:

When you start to think about, we've moved from audience to community, but actually we're one step ahead, which is what people really want from community is the opportunity to build culture, design it consciously, scale it to hundreds of thousands, millions. And this is really fascinating, is when we went back and we looked at and how we synthesize and put it all together, we're calling it cultural software. And what cultural software is, is you start with, you have four pieces to it. You start with content which is there for a very specific reason, which is there to inspire and influence. It's how you introduce new ideas, new frameworks, new ways of operating in the world. Now, let's come back to your stoics. The second piece is actually courses. When I say courses, I'm not talking about just videos and PDFs, that's how we know online courses work today.

We've seen such value in having the community infuse everything related to online courses. So what courses allow you to do is go deeper after you get excited about content. Now, the problem with social media today, there's a lot of problems, but the number one is that it basically gets people heightened and excited with content and then drops you on the floor, and now you're onto the next content. It's exhausting. That's where we get shredded time, that's where we get all of the problems. What actually we want is if our goal is to design and scale culture and design and scale culture that unlocks results and transformation in people's lives, you have content to inspire and influence. You have courses to educate

and apply. And here's where it gets really interesting. The third piece is commerce. Third piece is commerce. And here's why.

What we have seen is that if you want people to focus on a new idea, to start to build practices around those ideas or frameworks or lifestyles, people pay attention to what they pay for, especially today. If you want people to focus and prioritize this interest, this passion, this goal, whether it's their career, their health, their wellness, their other important interests from personal finance to parenting, commerce is what accelerates adoption. Commerce accelerates adoption. And then the last piece is the place where we started, community. Because community is how ideas become real. Ideas become real with community because a community, as I was just saying a few moments ago, it's how people embrace and absorb ideas and it's how they scale them. So they scale them through their relationships, through their motivations and frameworks that then become their worldviews and ultimately their daily practices.

Because again, if they're leaning on community, they don't have to use their own willpower, we don't have to use our own willpower for that. And then once we've established the habits and practices, then we are just there. That's where we talk about belonging and identity. But that comes later. That comes later. And so it also becomes the way that we become ambassadors for these ideas and we grow and scale these cultures. This is where I believe the world is going. It is moving from social to culture, it's moving from social platforms to cultural software where you can design and scale new cultures through content, through courses, through commerce and through community.

James Robert Lay:

I knew this was going to be a good conversation. We've never talked before about this four Cs model. I went and got something, and you can't see this on the podcast, but I'm holding this up, let me see if I can bring that into focus. The four Cs that I modeled out, content, curriculum, i.e. courses, community, and in place of commerce I have coaching. And it comes down to behavior transformation, which I think is one of the greatest opportunities in financial services, because there's been so much of an emphasis around financial education and financial literacy. But in fact, a recent research report came out that showed the financial literacy scores in the United States were actually decreasing. Knowledge is not power, it's the application of that knowledge, but more importantly it's the reapplication of that to create new behaviors, new habits. But a lot of that comes back to belief systems and structures, which that gets into the cultural aspect of this here.

I'm really finding there could be some major collaborations with financial brands, with Fintechs, that are leaning into another personal passion of mine, which is niche banking, because that is where you build, not community. I'm liking your take on this. That is really where you build culture. I want to roll this back because you mentioned content. Content can inspire and I think there's been so much of a focus there that's great, but then it's the curriculum. To dive deeper, I know some listeners are thinking we've been doing this, we've built up, quote unquote, community audiences more like it on Facebook and Insta, and TikTok.

Gina Bianchini:

Let's deconstruct that. We can take a lot of different angles on social. And again, I've had a front row seat to this going back to 2003 when it was user generated content. Here's what I would synthesize in its simplest form, it started actually a social networks, the network between people. And in about 2010 it flipped to media. Why? Because it allowed a platform like Facebook to keep the network, keep the really valuable thing to themselves and essentially create a bunch of free work happening on their platform

that basically puts you on a hamster wheel of content creation while keeping the valuable part for themselves. I have never believed that that is actually something that any of us have to stand for and it doesn't have to be the world that we live in. Here's the challenge though today in 2022 about social media, is that it is only content.

If we take those four pieces, the problem is that content becomes a hamster wheel because we are fighting for attention with other content and that content is one, it is 25%. Again, this is a finance podcast. Let's talk in percentages. It's 25% of what you need to ultimately give people what they want, which is ultimately how are they able to achieve the things that they want to achieve in the world. Now, again, you can come back to me and say people don't want that. People are lazy, they just want to be entertained. I don't actually believe that's true.

James Robert Lay:

Are you not entertained?

Gina Bianchini:

It turns out the research supports me. What this notion of content and more content and more content, and now we have to get faster and faster with content. It's because we're trying to keep people on these platforms that are limited by definition. When you only have one tool in your toolbox on these platforms, I talk out at you, you talk back at me, but no one's talking to each other. First of all, you're letting them have the most valuable part, which is culture, design, and scale. And as we've seen, they haven't done a great job with it. They have not designed a culture that is moving humanity forward. So what we have an opportunity to do is to bring purpose, or we talked about as your big purpose, what is the motivation for people to join the community? And then at places like Mighty, we have got to build software that is equally or more attractive than what you get when it's just content alone.

And that is why we are such passionate believers in the fact that this is a new category of software. This is a major step forward, not because we want it, but because we all need it to exist. Because this is how we create diversity and resilience in terms of not diversity just in the way that it's come to be known, but diversity in our experiences, diversity in the communities that we have in our lives. We're not just one dimensional people that are consuming feeds, but rather we have the opportunity through taking our purpose digital, we are able to meet new and interesting people, to go deeper around our interests and our passions and our goals, to be able to build new practices and new relationships and new motivations.

And that is what moves people forward and helps them make great decisions and have it feel like it's not forced upon them, but rather they are choosing it because culture, when you can design and scale it is so powerful.

James Robert Lay:

I think about the correlation between a person's financial wellbeing, their mental wellbeing, their physical wellbeing. We think about New Year's resolution, what does everyone want to do at the start of the new year? They want to save more money, they want to get healthier, they want to lose some weight. Let's break a couple of these off. They want to get healthier, so what do they do? They join a gym. But now we're starting to see communities and cultures being built around particular, I think Peloton really led the way. But I also think about what Mark, I think it's Mark Wahlberg doing with F45 and his concept. Audrey, who's our operations lead, who does the behind the cover series with me on

the podcast, she's talking about how this community of like mind, shared value, they're all working towards a common goal to get healthier.

I think about, okay, well I want to lose weight. Well, that was Weight Watchers. I remember being a kid of the eighties and going to Weight Watchers meetings with my mom and to see how that has transformed.

Gina Bianchini:

You're hitting the nail on the head, but just take the difference between a 24 Hour Fitness and CrossFit.

James Robert Lay:

CrossFit is another one.

Gina Bianchini:

Or Soul Cycle. Well before Peloton tried and has brought it digitally. So no one cared if you showed up at 24 Hour Fitness, there was nobody there who you were accountable to. And that there was no culture around 24 Hour Fitness. Now again, I think accountability gets a really, nothing is more boring than saying, I need an accountability partner. No, what you need is a culture. So what did CrossFit create? They created a culture, smaller gyms, specific routines, routines sound like an aerobic instructor. Specific circuits. Circuits is probably a better way of putting it.

James Robert Lay:

There you go.

Gina Bianchini:

And people that you knew were going to be there at the same time. And if you didn't show up, there was social pressure. Now, compare that to all of these things where people are like, I'm going to pay my friend a hundred bucks. No, you're so much better off just creating a culture as opposed to a one time accountability partner. Take another example of Soul Cycle. It's about whose class are you showing up to? Who are the other people that you are meeting? And you are going to on some level, exercise church. I made that up. But it's exercise church. So again, we are at a moment where we have never had the ability to design and scale cultures the way that we are embarking on this opportunity in this new era.

James Robert Lay:

You mentioned accountability, which is something that I talk a lot about when it comes to putting the transformation of people over the commoditized transaction of dollars and cents. And that's a big cultural transformation within a financial brand. But when they can make that commitment, the idea of accountability, I think so many leaders are thinking from a tech angle and I'm like, no, you tell me how many times, are you going to really be held accountable to change your spending and behaviors, your spending beliefs to an app? Absolutely not.

Gina Bianchini:

It hasn't worked.

James Robert Lay:

You're going to be held accountable by human beings though. And that's why I'm banking, first time I'm probably saying this on the podcast, I'm banking on humanity.

Gina Bianchini:

Right. I've been thinking a lot about this is, my quality of life when I was a kid. Now, again, this is probably a controversial statement. I grew up in Cupertino, California, the daughter of a high school history teacher and a mother that she marched and beat up her own drum and still does. We did not have money. What we had though was community. What we had was a strong culture. What we had was the ability to support people. I was thinking about the story the other day, which is when I think about the richness of our life then, it was because we defined our life not by how much money we had, but by what we were doing together. I was just even reflecting as you were talking, all of this stuff about like, oh you're going to save money. And it's like everybody's bad for buying Starbucks, it's all about the \$6 cup. I'm just making stuff up right now. But what if potlucks were hip again?

What if instead of a group of friends feeling like they need to go out to dinner and everybody's blowing \$30 on a lovely, amazing dinner, but what if that actually was a potluck that you're essentially spending \$5 and it's about the people that you are bringing together? Now, again, that somebody's listening to this being Gina, we are all doing potlucks. You're like the only person who's going out and spending \$30 with a group of friends. Fair enough. But I just think that when we start to make this shift from thinking about how the apps are going to save us and that what we want is to interact with software to the app or software as a host or a facilitator-

James Robert Lay:

Facilitator.

Gina Bianchini:

... of relationships between people and of culture, the possibilities are endless. We have so many more tools in our toolbox for cultural and individual behavioral change.

James Robert Lay:

I've always said technology is nothing more than a tool that connects people together. I love the word facilitate. And I think about Monica Pope in Houston, Texas. She was one of the America's top chefs or whatever. She ended up launching, and this was pre pandemic, but she would host these dinners essentially at her house. It was a way to bring people together around the table to make connection. I think at the end of the day that's really what we're all craving and you're helping to facilitate that with Mighty, with Spaces now. Let me ask you a question, and I think this is good for context, common misconceptions that leaders have about community that you disagree with. Where can they transform their thinking a little bit?

Gina Bianchini:

Sure. Myth number one, this is really hard. This is really hard. It's not. The hardest thing about creating and scaling, and I'm going to stick with calling it culture, is realizing that it's not social media. I couldn't believe it. I was on a panel and one of my other panelists was somebody who worked at a social media platform that was telling creators that you have to post natively original content five times a day on their platform. And by the way, every single platform is saying that. So what has happened is that then people, leaders are like, oh my gosh, anything new is going to by definition require me to post five times a day,

and then I've got to build a team and I've got to make sure that there are no trolls and all this stuff. Well, listen, when you are creating a community that lives independent of social media and has a specific purpose to it, you simply do not need to do all the things that you have been trained to do in social media and that they have called it a community when it is really about an audience.

Let me give you an example. When you set up upfront, this is our culture, this is what you as a member of this community is going to get from this, as opposed to these are our community guidelines, which basically some of them are so egregious in terms of you've just signed up for something and they're like, you shall not murder anybody else here. It's like, whoa dude. It's like what about you tell me what I can do here? Why don't you assume positive intent? And granted, not everybody's going to do it, but if you give people culture through content, setting up live streams, setting up things that it is about facilitating relationships between your members, guess what? You don't have to do as much work. I'll give you another example. Where has Mark Zuckerberg found all of the time to become like an MMA fighter and like hydro planner? Because everybody else is posting five times a day, he's not.

When you create a community or a network, it is about asking yourself the question, what kind of relationships do I want to facilitate between my members? How do I actually help them find and set up relationships between each other and then I don't have any to do as much work? I'll give you a data point on this. On Mighty, our most successful paid communities with courses and community together in one place, the hosts of these communities are posting no more than twice a week. And you hit a point where the community becomes self organizing. Is it going to be perfect? No, because people are messy, but they're not as messy as everybody thinks they are when all you know is a public or a free for all in social media. But I'll give you another example. There's an amazing woman named Sarah Bowman. And Sarah for many years was the head of community at Find What Feels Good Kula by Yoga With Adriene.

It's now called Kula by Yoga With Adriene, large YouTube star who has just created an amazing yoga practice. Kula is the companion community. When they had 35,000 people in a Facebook group, as Sarah put it, things would get hot real fast. This is yoga, this is yoga. And the reason things get hot on Facebook and Facebook groups is because you are seeing a group next to things that are designed to outrage, right? You might actually not be angry at yoga, but you just got in a fight with your uncle who is mirroring and mimicking the culture wars. Because again, you can't bring people together even at the scale of three billion people without creating a culture. The problem is that Facebook has a monoculture and it's action, reaction, action, reaction. In the context of a Facebook group, and again, everybody would be like, but that's where all the people are. It's not true anymore. That might have been true four years ago. It's not true today.

So on a Facebook group, you are going to get more fights, you're going to get more anger. They actually ran an experiment when they moved to Mighty, where they would post the same question to 35,000 people in a Facebook group, which the way is really only 1,000 people because you have no control over who sees what in a Facebook group.

James Robert Lay:

Organic reach. Yeah.

Gina Bianchini:

They'd ask the same question in the seeds of what has become their network on Mighty, which today has over 225,000 people in it. And they found that it was night and day. The answers, the interactions, the ways that people were supporting each other were kinder, were more helpful, were simpler than what they were trying to do in a Facebook group. Let's just think about that for a second. Our very definition of what it means to create a digital community has been wrong, has been wrong. One, Facebook is not the only path to growth. You now see that with whether it's Slack communities or Discord communities, but that fundamentally, as long as you are creating on Facebook, you are fighting the culture that exists there. Whereas when you create your own community around what, again we call at Mighty, a big purpose, the motivation for your members to come, who you're bringing together, what you're going to do together, and most importantly, what members are going to get in their lives for doing those things.

You are starting with a blank slate, which means that you can craft the culture that you're going to scale up. How are you going to craft it? Well with content, courses, commerce and community. It's a fundamentally different thing, which is why we call it cultural software. When the world has basically decided that a community is fighting for attention in a Facebook feed. Now again, that's for the first time in history, since their inception been going down in terms of active members and for good reason. It's not that much fun to get yelled at or yell at people, and we're better than that. I believe in the full power of people, they also want to have different communities and different community experiences for different parts of their lives.

James Robert Lay:

It's interesting you're talking about the comparison between a culture that you're creating through Mighty and say a Facebook group, the power the environment has on a person at the present moment and how influential that is at a subconscious level, that's a great anthropological viewpoint right there. Let me tell you, I'm so excited about the future you're creating, banking on humanity at a macro level.

Gina Bianchini:

It sounds like that's your next book.

James Robert Lay:

Well we are building what essentially is becoming a banking on growth ecosystem where it started with Banking on Digital Growth and then there's Banking on Change. I've already got the third book outlined, which is Banking on Expertise. And that is written for lenders, leaders and advisors, because I think the idea of expertise is going to be so critical going forward, because in a world where product has been commoditized, financial product specifically, I'm predicting experiences, digital experiences more than anything have the potential to be commoditized because of low code and no code. What are we left with? We're left with our knowledge, our expertise, our community, our culture.

Gina Bianchini:

That's what I was about to say. People can design and build culture. Yes, we are living in an era of generative AI, where the models are making models. That's really what it is. What happens though is that as people don't have to do those tasks anymore, the real humanity is how we design culture and what we scale and what we set as norms. And we have to be more intentional. Again, we're not throwing our phones in a lake, but we have this opportunity with this next generation of software to start over, have a blank slate, decide what and how we're going to craft the culture that we're going to go and scale.

And so when you think about expertise, the only tweak that I would make to that is, expertise cannot be content alone. First of all, it's going to wear you out. You'll burn out. It's not that much fun. No one's having a good time making videos when they don't have to.

James Robert Lay:

Correct.

Gina Bianchini:

I'm sorry, when they do have to. And it's a hamster wheel that we're not supposed to be on. When you think about expertise, I think that where the world is going, so by the time the book comes out, it's going to be, how are you utilizing your expertise to orchestrate and design and scale culture by essentially inspiring and influencing, moving it into how you educate and apply, how you help people get focus and prioritize things in their lives and ultimately how you make it real for people in the community. We know this about, James Clear's Atomic Habits is so clear on this and great research, just whether it's around environment or whether it's around the power of community. And so if what we want is to create change in people's lives, which by the way is the opportunity with capitalism, understanding how to take your expertise and bring it to people in terms of cultural change and cultural, in our case, our little opportunity with cultural software is super important.

James Robert Lay:

There's so much that we could just continue to dive into. We're going to get you back on in the coming months to continue this conversation, because I want to pause right here. But I always like to wrap up for the dear listener. There's a lot for them to think about going forward when it comes to designing not just community, but unlike in this perspective around culture and how content plays into that curriculum or courses, commerce, it all is now unifying and aligning, but it's people. It's people. And technology is the tool that brings people together. I like the idea of facilitation too, from the idea of expertise. The expert is now facilitating people to help transform them to be even better to achieve a future state, to be their future self now, as Dr. Benjamin Hardy writes.

One small step, because all change, all transformation begins with a small simple step. What is something that they can do practically today going forward to make a little bit of progress? James Clear, even it's just 1%.


Gina Bianchini:

I believe that the number one thing any of us can do is build a practice. Again, if you have to start with two minutes, great. But sit down with a blank piece of paper and a pen. Set your timer for no more than 30 minutes. Get your favorite drink, whether it's a cocktail at night or whether it's coffee in the morning, and ask yourself one simple question, how do I want to show up for people? How do I want to show up for people? I believe that that practice, it's not your notes app on the phone. If you can do it when no one else is around and you just give yourself the space. I don't meditate. My brain moves too fast for meditation. Anybody who's listening, who's like, Gina, shut up about going out to dinner and that meditation is not working for you. But for me, my meditation is on that question every day and it has changed my life.

James Robert Lay:

I think the key takeaway of all of that is the tools that you recommended, the analog, the pen, the paper-

Gina Bianchini:



And a simple question.

James Robert Lay:

And a simple question, that provides focus for the mind to begin to write and create the future reality in the present moment. Gina, this is a great conversation. Thank you so much. What is the best way for someone to just connect with you, say hello, maybe continue the conversation in one way, shape, form, or fashion?

Gina Bianchini:

Join us in Mighty Community. That's our community for folks that are community curious and hosting Mighty Networks. And that is just community.mightynetworks.com.

James Robert Lay:

Connect with Gina, learn with Gina, grow with Gina. Gina, thank you so much for joining me for another episode of Banking on Digital Growth.

Gina Bianchini:

You got it.

James Robert Lay:

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