Rob Murray:
They have the capital to spend. They're making money for the first time in a long time on the spreads from credit and the interest rates and what have you. There's this this hesitancy on the impact of the macroeconomic indicators on consumer spending.

James Robert Lay:
Greetings and Hello, I am James Robert Leigh, and welcome to episode 284 of the banking on digital growth podcast. Today's episode is part of the exponential insight series. And I'm excited to welcome Rob Murray to the show. Rob is a BFSI, industry leader for three Pillar Global and innovative product development partner whose solutions drive rapid development, market share and customer growth for financial brands. And today, we are going to dive into some of the biggest growth opportunities when it comes to developing products and product mindset to guide you, dear listeners so that you can move forward and make progress along your own journey of growth. Welcome to the show. Rob, it is good to share time with you today, buddy.

Rob Murray:
It's an absolute pleasure to be here. So thank you for having me. Before we

James Robert Lay:
get into talking about how to develop a product mindset, what is good for you right now personally or professionally, it is your pick to get started on a positive note,

Rob Murray:
I'll take both personally, things are going well. I've got a beautiful family living here in Charlotte, North Carolina, my beautiful bride is doing well. And I have two young, well, not young boys anymore. One's 20, the other 17 They're both happy and healthy. So all is good on that front. from a professional standpoint, I just recently started a new role with three Pillar Global leading their BFSI strategy in their industry organization. So super excited to be with three pillar.

James Robert Lay:
Well, let's talk about that. And I want to start off on looking at some of the challenges, some of the roadblocks that you see, and you're bringing a lot of industry knowledge as well as practitioner. And with that in mind, the challenges the roadblocks when it comes to financial services, financial brands, the developing technology that I would say, is for just technology's sake, because they they don't understand the needs of the people that they're creating this technology for, or maybe they're lacking clarity. It's just the overall digital landscape and how things have transformed at a rapid pace. What what are you seeing on this front? And in regards to some of the challenges or the roadblocks that are holding them back from achieving future growth?

Rob Murray:
There's a lot to unpack there, for sure. Right. I think taking a step back, I think first and foremost, especially when you get into the larger financial institutions, the organizations are very complex matrix, and interdependent, right, and so very difficult to navigate and get things done for I think, first and foremost. And if needed, we can dig deeper into that one. But and then you take into the regulatory environment, across legal risk compliance, absolutely can reduce any speed to market, right, even the best ideas that exist within folks and practitioners within financial institutions, they're gonna see they're handcuffed but at least challenged with those regulatory compliance issues that they need to adhere to, that haven't been at work for both Bank of America and Wells Fargo, I can tell you that the folks on the digital product side absolutely have the best interest of their customers in mind. And they always do, right. It's sometimes it may not always feel feel that way to the customer.

But the reality of it is they certainly do and the other side of that, so not only, you know, organization being complex and what have you, the regulatory environment, you've you know, certainly from a tech stack perspective, if you take a step back and look there technologies, many of these organizations have gone through a significant number of mergers and acquisitions over the last, gosh, 510 1520 years. And many of these systems are duct tape together, right? It is they they've tried to put these these technologies together. And there's a preference at least historically, there's been a preference by financial institutions to have all of their technology on prem, right and again, delighting to that that legal risk compliance, you know, they reduce their risk of exposure by having those systems on prem, you begin to see some of that change. Now, there's an appetite now, by banks and other financial services, industries or sectors beginning to migrate into the cloud, I think which will, over time, we'll help speed to market and those types of things. But that takes time. Right, there's a lot a lot to move there.

And then there's some of the economic macroeconomic indicators, right, if you, if you look, look at the rising interest rates, rates, inflation, you look at potentially a recession, which causes concern in consumer spending, which then ultimately causes concern on the commercial side of the business again, especially on your larger banks, there's this hesitancy to spend money there's, there's a, they have banks have capital, at least from my, you know, from, from my research, they have the capital to spend, they're making money for the first time in a long time on the spreads from credit and the interest rates and what have you, there's this this hesitancy on the impact of the macroeconomic indicators on consumer spending, which seems to be pretty strong. So all that that does is then pull back to spending, right. And there's variability there, right, you have some banks, I think City is one that is increasing spending in 2023, right, they're there, they're double, double down. And then there's others that are a little more hesitant, depending on their, you know, appetite for risk and those types of things.

James Robert Lay:
I'm hearing a common theme and pattern and your perspective. And it's, you know, I would summarize this a lack of clarity, a lack of clarity at a macro economic level. But then also, if we go inside the organization, one of the things that you said, early in your thinking was the size, the complexity, to really navigate, change, maybe even more deeply exponential change, or change happening at an exponential rate, to get things done. And so we just get stuck, we get stuck in what I diagnose and write about is the cave of complacency. There's the great, you know, thinking around the paradox of choice, when given too many choices, we tend to not make a choice. And there's a lot of choices, a lot of decisions that are having to be made right now. And so when there's a lack of clarity, that leads to confusion, that confusion is rooted in complexity. What are you seeing on this front, around the human side of this outside of technology transformation? But I would say the human transformation that needs to happen in line with technology transformation?

Rob Murray:
Yeah, I think I think it's best probably when looking at that to take a step back. And number one, just high level look at kind of organizational design and structure of a financial institution, and then look, maybe to even where they were historically, in the methodology in which they deliver technology, right. And so if you take a step back, and you think around organizational structure, and I'll talk in, in kind of large banking, because it's a little bit of what I know best, right? And so, but I think it's consistent across all sectors and insurance, when what have you, but if you take a large banking, for example, they have multiple lines of businesses, across consumers, small business, commercial whim, if you understand that complexity, and you take a step and understand how they're organized around that, right. And so you think there's usually little and let's take the most simplest, I'll say the simple but it's still complex.

So your consumer Small Business Banking line of business, where within their leadership organization, you have, you can have your own CEO of that specific line of business, right, you have your strategy organization, that's there to define strategy. Now, that could be a tick a couple of different flavors that could be across segment, consumer small, and there's a bunch of different sub sub segments within consumer, but consumers small business, commercial, mid market, all those segments. So you have the strategy teams that are defining strategy for segment Endor. Let's say customer journeys are experiences that live across multiple product sets. So do you think again, in simpler, simplest form deposits, card lending, you think about cross channel rate, again, branch context center, digital as a channel rate, which is a change of thinking, and you think about how they're organized within each they're so siloed within each of those organization, it makes really it very difficult to say, as a strategy organization, how am I going to define growth across different product sets across channels, right, and it just adds to that, that complexity and then if you look historically, back to how financial institutions have delivered, right at its very core, very demand, if you're familiar with the DMAIC six sigma methodologies and those types of things, and waterfall methodologies, where you identify a problem, right? The Create your problem statement, your business case, you get it funded, you get approved, hopefully, then you get prioritized. You stand up an organization, and then you act, build the requirements. And then you execute, right?

That really waterfall methodology that takes that takes a really long time to deliver. Well, even though banks are evolving from this waterfall and demand methodology or way of thinking, they're still I think some of that exists into more of an agile way of delivery. Still, some of the old muscle memory still exists, right? I still fund projects, right? I still fund. At that level, if I'm solving a problem, I've allocated X number of dollars, and to address that particular problem. And so I'll stand up a project team. Now these days, it may be an agile scrum team or whatever to deliver on it. But I'm standing it up in some cases specifically to address that problem. versus what is true kind of agile aligning to Agile principles and methodology is standing up multiple or, you know, agile teams across your organization, and keep pumping work into those agile teams to deliver back in oh eight.

When I first started in this space, we started executing in, in very waterfall methodology, we literally transitioned in mid project to a it was a deposits replatforming and research and experience optimization projects or multiple projects. We started with waterfall and we began to execute from an agile standpoint, right? The what the leadership turned at the time was Agile is cheaper and faster. And what was missed in the translation is agile only becomes cheaper and faster. When you have your Scrum teams in place for a long period of time. So you can keep pushing that work into the scrum team that then increases velocity, right and then increases your ability to deliver work. If you just stand up a scrum team to deliver. And then you're then you you've delivered whatever on the promise state and, and you remove, basically take away that project team, you lose any sort of efficiencies that you're gaining, by using your Agile principles. If that makes sense.

James Robert Lay:
It makes perfect sense. And I'm gonna pause you here for just a moment because you know, you're talking waterfall the past, if you will, to where the opportunity is going forward, particularly around building what I want to, you know, move the conversation into here in just a minute. Once we get some clarity around this, you know, the present and in the future, this idea of of agile and agile methodology. Because to roll your thinking back here, you were sharing the the the complexity, and almost the the exponential reality of both problems and opportunities when you look at small business, commercial, consumer or retail, and then you begin to look at the different product lines that fit underneath that. And then you can break that out into the different stages of the consumer buying journey awareness, consideration, purchase adoption, advocacy, I mean, it just the complexity just blow up super, super quick. And then when I see leadership teams, it's just too big, we'll just not going to do anything. And hope hope that we can get to the next transition of power, quote unquote, right? Right. With that in

mind, though, you're you're speaking to a potential path forward to navigate the complexities here with an agile methodology are an agile approach to growth. For clarity for the dear listener, what is agile for say a banker? They might have heard about it, but they're not operating through this context yet. What is agile from your worldview? Well, you

Rob Murray:
know, it's a great question, James, Robert, because the core agile, and bank agile are two different they can be two different things. Right? At its core, agile is a way of delivering technology or software in a way that it's continuous. You drive through multiple iterations of continuous improvement. And it's really broken out into a series of sprints. So you get this, you know, conceptually, it's, and just use a little bit of the terminology you take your business objective or business or what you're trying to solve for and you start to build these into different epics and user stories that ultimately deliver a and your overall expected experience. But the the key to Agile is to prioritize those huge what they call user stories in a way that deliver something they call NPV. Which is, which is that what is the most important thing to a to the, to the success of whatever project it is, prioritize that deliver it in its simplest form, and expose it to the customer. So they can go out there and understand it work, utilize it, what are the what are the things that they're I gravitating what functionality or what have you, they grabbed into gravitating to what challenges or problems where they have that you can have. And through these two weeks sprints and iterations, you can continuously prove on the experience. And it's almost real time. Right? Yep, versus and that's kind of its purest. And there's better folks that describe agile that I can but in its purest form, that's, you know, for the simple to make it simple, stupid, which I like to do to make sure that I can understand things.

Rob Murray:
When you look at Bank agile, or compare it to waterfall you have and then I'll go to bank, agile waterfall is this very, once a project is approved, you have funding you stand up your team, you go through a requirements gathering session that can last several months, you take those requirements, you turn them over to technology, they code for them for a couple months could be a year, they come back and say here you go, this is your finished product. And it's riddled with defects. Not because necessarily technology or incompetence is that's not the case at all. It's usually because the business, the line of business, don't know how to articulate the need what they need, in a way that makes sense for technology. And then you get this blended view. And so I'm a root cause guy, right? So I like to really understand the root cause when I So Rob, why don't you talk about bank agile and bank agile in my mind has evolved because of the platforms in which these experiences reside.

And so if you look at the front end experience, agile can very easily adopt to that kind of front end methodology, right? Because, yeah, I can sit as a line of business, I can sit as a digital product person, I can sit in a room and I can see the experience, and then say No, that's right, that's wrong, whatever and iterate on it. Yep, that lends itself very nicely in Agile. The challenges with most large banks is the legacy systems that sit behind all that rug stage or backstage, and they're very, they're very old. And the coding doesn't lend itself to be a two week iteration, it could be a six month. And so you have all this front end work that's being done at a rapid pace. And then you have all this back end work that's in some in many cases, that is really waterfall in nature, because the length of time to code those types of back end systems. And you have this kind of challenge, right? That, that you're actually writing user stories in Agile, that need to be translated into business requirements for your back end waterfall systems that then get thrown into a project that maybe six months and so it becomes very challenging. I think what the what I like us, as we move towards a more cloud based model, I think a lot of that will be addressed and resolved were the technologies that used to sit on legacy back end system now sit on a cloud much more easily. While a lot of the heavy lifting the hard work is done in the platform migration from those

systems, Legacy back end systems on the cloud, and then larger organizations will become way more efficient in the delivery of their experiences. It's just challenging, right now, in order to do that.

James Robert Lay:
You've used this word a couple of times, you've used the word experience and when you think about experience, you know, I think the mind can go to the customer experience. It could also be the internal employee experience, customer experience being front stage employee experience being backstage. And the way that we look at experience here at the Digital Growth Institute is experiences are well defined systems and processes that have been a strategically thought out mapped out, be applied, and then back to the point here of our discussion around agile, continuously optimized over time resulting in hopefully more positive emotions. The negative emotions. And a key element that comes in all of this is, and you mentioned this before, is the MVP or the minimum viable product. And I want to get your take on this. Because I know and I've heard this so many times from financial brand teams, it's more of that legacy mindset that we want to be 100%, complete, quote, unquote, before we go to market, where I'm advocating, let's take an 80% approach. And then we'll learn as we continue to iterate going forward. And that makes some people feel very uncomfortable. What's your recommendation here for financial brands that want to wait until you know things are 100% Perfect, and ready to launch? When the whole idea of agile and product, you know, optimization, experience optimization, doesn't matter what the optimization is, but we'll just call it optimization is about learning through iteration going forward? Maybe there's a fear of failure tied into this somehow, what's your take on this?

Rob Murray:
We hit on this a little bit early with the interdependencies across the different organizations and systems and what have you. And so it becomes it becomes a little more challenging certain things lend itself to be a little more agile in nature than some other things, but I would say 100% aligned with your thinking in we need financial institutions need to move quicker, right? They are at in a highly competitive environment where multiple not so large banks within themselves around Chase and be Ave and Wells Fargo and, and Sydney and they're competing against credit unions. They're they're competing against digital banking, they're now beginning to compete against issuers are getting into it the American Express's the discoverers, what have you. And so it's this race to a certain extent on the best would say custom, digital customer journey, when or experience. And so to wait until something is completely evolved, likely will put you behind where your competitors are, there's a and I won't name the name, but that was watching the Super Bowl a month or so ago. And there was a it's a new digital bank, actually, it's less than a bank. It's more about UI and a front end. And it really aligns itself to open banking. Right. I think if you're going to prioritize anything in my mind, open banking is the biggest risk to large financial institutions and really financial juices in general. Right. And there's a bank view of open banking in which from a selfish point of view, the banks would like to have everything sit on their experience, right, and that, that the banks would have access to all of their customers information to help them influence products and services and those types of things, as long as they're using their products and services, right? Well, there's this kind of move in this concept of open banking, which most people if not everybody's familiar with, but it's the fintechs that been that begin to provide that user interface that then links into all of your financial service. So all my deposits, my investments, my lending, and then it begins to determine and make recommendations based upon your FICO and those types of things. Hey, listen, did you know you could get this auto auto loan cheaper over here? Or did you know that you have listed you have a CD expiring? That was four point that was paying 4.5%? Over at Wells, it's paying, you know, 5% somewhere else? Right? It begins to then it's you talk about personalization, and you begin to talk about the power is with the customer? Right? That's a that's a big, fairly large risk of attrition, I in my mind, right, and which, you know, all large financial institute, institutions across all sub sectors also are 100% focused on retention, especially in this environment. And so, I would think I went off on a bit of a tangent, James, Robert, so I apologize. But I think that's, that's a key piece is understanding those

experiences, and what else is out there and you've got to enter iterate at a fast rate in order to to keep up with the competition.

James Robert Lay:
I think what you just said right there at the very end, it's understanding what else is out there or what else is going on out there? Because it's the lack of awareness or the lack of clarity into what is going on in the quote unquote, real world that I see as a challenge for many financial brand leaders. It's like philosophically, they know things are changing as to what extent or as how fast or or what those experiences feel like. They might not know and it's always an interesting extra Sighs when working with a leadership team, or even boards of directors and asking them, how many of you have ever opened an account at a neobank, or a NEO lender to see what it feels like? And then compare that experience, you kind of get some questions. And I think this is where I want to dive even deeper, because you're seeing CEO David de Wolfe wrote the book, the product mindset, which is really helping organizations succeed in the digital economy by changing the way your organization thinks. So let's pause here for just a bit. What what are the opportunities to overcome some of the challenges that we've discussed today? Through developing a product mindset? And what does that mean, this awareness

Rob Murray:
that there's things changing outside of the bank, right? But is there is what's the exposure of those folks that are executing within the bank within the Digital Product organizations? What's their exposure to what's going on in the rest of the world, right in fintechs, in those types of things, again, just pointing on my own experiences, it practitioners work very hard. They are in meetings from 7am to six 7pm. At night, there are hundreds of emails a day, they are literally sat, you know, tunnel vision and trying to get the work that they're, there is very, very little time unless they are taking time on their own, to go outside the four walls. And understand what are the what were the biggest innovations going on in technology? And not only technology, but method delivery methodologies? Right. Yeah. So as as being one of those folks. And having left that world. Just two years ago, I was fascinated by all that's out there. Right? Yeah, just because it's not that I didn't want to learn more, it's it's just somewhat sheltered. Within your silo.

James Robert Lay:
You're bringing a tremendous amount of empathy to this subject that I've spoken to many times before. And I'm writing about this in my second book, banking on change, how to achieve exponential growth in the age of AI. And I look at I call them the four environments for exponential growth of the four seasons for exponential growth, you can be learning, thinking, doing and reviewing. But back to your point, practitioners, super committed, but busy from 7am to 7pm. Don't have time to review, they don't have time to learn, they don't have time to think. What's the path out of this, if you will, going forward? Because Can that continue in this rapidly changing exponential world of transformation?

Rob Murray:
I don't think that it, can I and quite frankly, that's why I was so intrigued with three pillar being someone who stepped away from it. I had a bit of an epiphany like, Oh, my goodness, right? There's such a need in the change of way that we're thinking. And I think there's, I'm different than that maybe a consultant who has never worked in financial that has no idea the challenges and the hurdles that they need to hop over in order to, to to initiate or drive change. There's a fundamental shift in mindset that needs to occur. And I've seen slivers of it, how do we minimize minimize that time to value? How do we get whatever we're working on into the hands of those that are going to use it? Right, if that's externally to our external customers, if that's internally to where employees or whatever, so they can pound on it and see what's working, what's, what features functionalities do they adopt, which ones they don't? And why, I think a perfect example of, you know, do you think about in the online space banking space specific with something like Bill Pay in its introduction? I think Bill Pay was, it was great, right? It's

however, if you look outside the four walls of the financial institutions, there's a much easier, more efficient way and much more timely ways to deliver your payments than a bill pay that unless I'm paying on my on US Bank, right, that's going to be acknowledged that day, it's going to take a day, a week or right. And so until real time payments hits, and there's an adoption of that those other types of organizations will take that away from from banks. And I think that's just a perfect example is how do you believe that feature functionality? I mean, how many million dollars a year? Are they spending on the feature functionality? Is it something that really should be a prioritizing or is this something we should back off until the technology catches up? And so we can deliver something in the market that's a little more competitive. So what is the answer to that? I don't know. Let's develop something to see if that solves it. Right. Let's let's have a new think of getting into a test market to see if those types of things are working and adopted. Right before you spend 10s of millions of dollars, maybe you spent a half a million to a million.

James Robert Lay:
You're getting me excited on this because now you're going down a path of piloting and prototyping or prototyping and piloting before we make these massive investments. So they get some early market feedback. Are we going down the right path? Are we completely off? are we solving your pains? Or are we adding to them? And I think, you know, you're talking on the on the bill pay side of things, I think, you know, when we think about payments, you know, you have made it and this is, it's always like, the early adopters are typically like the younger generations. And so Gen Z, millennials, but you know, you have made it when your brand becomes vernacular in the common marketplace of like, hey, just Venmo me, right. And right now, I'm seeing that move into, say, the baby boomer generation, because my wife and I, we just went and picked up some Valentine's cookies from a woman baking out of her home. And how do we pay she said, you can just Venmo me. And I like, it's just an interesting observation. And I think that's, that's kind of, you know, as a dent digital anthropologist, myself studying the intersection of marketing sells technology and human behavior through the lens of financial services. For the last 20 plus years, like you even though I certainly haven't worked within a bank or within a credit union, I've got a lot of empathy to for the challenges and for the struggles here. And now we're talking about something thinking differently, because it's the thought that is going to then inspire the next iteration or the next action that we take, which is the whole core essence of developing a product mindset. So what does that really mean? And how, as we start to wrap up our conversation, how can the dear listener do just that develop a product mindset? Again, I

Rob Murray:
think it comes back to changing a bit of the way you think as a as a digital product practitioner, right is beginning, how can I instead of as I build out epics and user stories and look to deliver this thing? And how do I begin to take little chunks of that and get it out into folks? Hands? Right? It's that it really is that fun. In my mind, it's that fundamental shift in thinking around minimizing your talent, your your time to value to your customer. And we talked about and David talked about this in his book. And again, that book is why I'm with three pillar that eventually solves a specific need for that customer. And then how do you look at it, it's this continuous improvement on the experience and expanding on the, the core thing you're trying to solve. And I think banks have shown, like, they've shown hints of doing this, I think Zelis probably a reasonably good example of that. And I know they've had some challenges. This could be a whole nother podcast about the regulatory challenges going on. But, but I think that was a probably a practicable a while to deliver it. But reasonably good example of how you could take something at solving one specific need for a customer, right? And then and deliver that without having it to be unnecessarily intertwined with everything you'd have going on around your acquisition channels, and your, your servicing channels and those types of things.

James Robert Lay:

It's interesting to note, like Zell, as an example, it also shows the power of collaboration to and bring together different organizations, different minds, to collaboratively work together to solve the common pain points that cause common people problems. And then now it's like, okay, well, now there's new challenges. So we're gonna have to work together to get beyond those. And you mentioned something, breaking it up into smaller bite size chunks. It makes me think of the Shel Silverstein poem, you mentioned your kids at the start of this podcast, and my wife and I, we have 1210, eight and six. And Shel Silverstein wrote a poem that is just you know, ingrained in my mind on the subject here that I love to share with financial brand leaders and it's the story about Melinda May, she thought she'd eat the monsters. Well, she she said she could. She thought she would she said she could so she started right at the tail and everyone said Melinda, you're much too small, but that didn't bother Melinda at all. She took little bites and chewed very slow just like a girl Good girl should and the whole essence of that story is how do you eat the well? How do you eat the elephant? You eat it bite by bite, by bite and that is kind of core to this idea of what we've been talking about today. Of of agile and it's like, you know, take a chunk, two weeks sprint, take a chunk, two weeks spread as we wrap up here and what a fantastic conversation Rob. I always like to send the dear listener off with something practical that they can use to move forward make progress on their journey, something small, a small bite, if you will, what would be the next best step that they could take when it comes to developing and applying a product mindset, something small that they could do right now, in the present moment?

Rob Murray:
Honestly read the book, in my mind, it was changing. It changed my perspective, as a practitioner, it changed my perspective on the way to do the things I do, to execute in the product space. Yeah, and there's value there, for sure. And that would be the first step. And it begins to put you in the mindset of, of once beginning to shift your thinking a little bit. And number two, it does a does a good job of sharing real life examples of where they've, because you know, it seems too big, right? Like sitting in the seat, it seems, is like, Yeah, but you can't do that here. And then as you start to think through it, and read through the examples that are provided, it's like, oh, you know, what, if I would have thought about the way it was delivering XYZ, a bit differently, I could have taken this piece, and I could have got it into my hands of my customers quicker, right? It leads to continuously iterate or the prototype, right? And because, because banks are so you know, conscious around regulatory and risk and those types of things, of things that they push out the market, and you're moving money, so or there's money involved, right, and so can be very cautious. So it's not lost on me, you know, because of some of the constraints, but really push, push yourself, read the book, and then begin to push yourself and think about how you may do what you're doing today a bit differently. How can I push whatever little piece wherever you are today, within whatever you're delivering? How can I push that into the hands of a test group or something that that can bang on it and say, yep, this is working great, or this isn't working so great.

James Robert Lay:
That's a fantastic recommendation. And I don't think it's self serving at all, because it all comes down to thinking differently. And that's the key essence of the book. And before an individual, and a team and an organization. And I talked about the three transformations needed for continued growth in a digital world. You transform the self, and then transform the team, because teams are made up of individuals, you transform teams. Well, that's how you begin to transform the organization. But it doesn't begin with thought it doesn't begin with thinking, this is why I love your recommendation or reading the book. It starts by seeing things differently. Yes. And when someone reads this book, they will begin to see things differently, which then as a result of that, that's where they begin to think differently. But I'm going to caution the dear listener here, just because you think differently. And I've asked this question now to over 1000 Financial brand leaders, what happens when you think differently, and they respond? Well, I'm going to do different, I'm going to be different, I'm going to act different, I said, you think you will. But in reality for you to actually do and be an act differently to bridge the gap between the thought and the

action comes down to the feeling and the emotion, your desire, your feeling to transform and to do different, must be far greater than your desire to remain the same. So just something to keep in mind for the dear listener, as they're moving forward on their own journey of growth here,

Rob Murray:
And it aligns to change. Right. So what are the things that make people change? Right? It's got to be that emotional response to something right. And so I love it. I love the thinking.

James Robert Lay:
Well, Rob, this has been a fantastic conversation, what is the best way for someone who is listening? They want to connect with you, Rob, continue the discussion that we started here today. How can they do that? Where can they get the book?

Rob Murray:
The book actually reached out to me and I'll provide the book to them so so you could reach out me at Robert dot Murray at three pillar global.com Go out to our website as well. There's a electronic version available there. So at three pillar global.com And anybody that's listening that would love to further the conversation, more than willing to have it and would embrace it.

James Robert Lay:
Connect with Rob learn with Rob grow with Rob. Rob, thank you so much for joining me for another episode of banking on digital growth. This has been a lot of fun today. I enjoyed it. Thanks so much. As always, and until next time, be well do good and make your bed.