

[00:00:00] Financial Brands Role in Providing a Path Forward

[00:00:00] James Robert Lay: When we dive into the Heart of Growth, we find an abundance of opportunities for financial brands to light the way, to provide a path forward for account holders and people in the communities that you serve in what feels like very challenging, very turbulent times. But how? How can you do this? Let's find out together on today's episode of Banking on Digital Growth.

[00:01:00] Exploring Opportunities for Financial Brands to Fuel Growth

[00:01:00] James Robert Lay: Greetings and hello. I'm James Robert Lay, and I'd like to welcome you to another episode of the Banking on digital Growth podcast. Today's episode is part of the Heart of Growth series brought to you by Nimbus. And I'm excited because Rilla Delore is coming back to the show for another conversation. Rilla is an independent corporate director and C suite leader with over 30 years of executive experience. She has served in a range of capacities, including managing the PNL of a \$2.7 billion retail banking business, the Chief Strategy Officer and Digital Transformation and Chief Marketing Officer. A healthcare business leader and strategy consultant with Bain and Company, Enril is now busy building a portfolio of board and advisory roles where her diverse combination of leadership experience provides value for organizations looking to transform their omnichannel customer experience, accelerate growth and unlock new market opportunities. These organizations include Coastal Community Bank, Atlantic Union Bank, Wisdom Tree and Nimbus. And today, Rilla and I are going to dive into the Heart of Growth together to explore opportunities for financial brands to light the way, to provide people help, to provide people hope, account holders, people in the communities that they serve in what once again feels like very challenging and turbulent times. But it doesn't have to feel that way. Welcome back to the show, Rilla. It is good to share time with you again.

[00:02:20] Rilla Delorier: It is great to be here. Good to see you after a little while.

[00:02:24] James Robert Lay: Absolutely. And before we get into some of these opportunities to give people help, to give people hope, to dive into the Heart of Growth, what's been going well for you, either personally or professionally? It's always your pick to get started on a positive note.

[00:02:39] Rilla Delorier's Wyoming Trip and Fish Story: An Analogy for the Current Financial Market Climate

[00:02:39] Rilla Delorier: Well, I just got back from Jackson Hole, Wyoming. I wasn't hanging out with Jerome Powell, but he was on the plane with some of the folks I was there with. I was at a bank director event, but I had a chance to go fly fishing, and I got a 17 inch cutter trout, which qualifies me as a master angler. So I have gone fly fishing all of two times, caught one fish. But I am a master angler, so I may be updating my LinkedIn profile soon with our new information.

[00:03:10] James Robert Lay: You definitely have to update your LinkedIn profile as a master angle because that's a whole new level up. And when I think about this idea of fishing, I've never been fly fishing, I will tell you, but I have been fishing in some lakes in Texas and sometimes when you go out on that water, that water can feel a little bit turbulent, that water can feel a little bit choppy. And I know that's how it feels right now for a lot of people, including financial brand leaders. I've had some CEOs

recently share with me that they are exhausted thinking back over the past couple of years. I know there are account holders that feel this way right now. And when we go back and we think about where we've come from since early 2020, going through that whole COVID experience to where we're at right now, we have this fluctuation of just ever changing interest rate market volatility. It's affecting how people spend, it's affecting how people save consumer behaviors and habits.

#### [00:04:13] The Emotional Aspects of Financial Decisions in Uncertain Times

[00:04:13] James Robert Lay: I want to get your take on this. Why should financial brand leaders be thinking about the emotional aspects of how people make financial decisions in uncertain times?

[00:04:28] Rilla Delorier: It's a great question and absolutely it's turbulent. I was in Jackson Hole with about ten bank CEOs and it was an opportunity for them to share their questions, concerns, problems with each other in a really safe environment. And I will tell you, exhaustion was a topic of conversation not just for them, but for their teams and actually for their customers. Also. One of the things they talked a lot about was how to build morale and create energy and a team that is really staying positive, staying focused on growth when they're often remote, even if it's just a couple of days a week, working independently, it's hard to build teams and communicate the way we used to. And so that was an interesting conversation around how does a leader create powerful culture and really demonstrate what it looks like to be a team that is taking risk and is focusing on growth when you're not always together and in some places you're never even together working almost 100% remotely. So that was an interesting take. They also talked about just all of the different scenarios that they have to run around. What's going on with interest rates and what does that mean for their business and where should they be investing in order to create? Some ballast so they're not just constantly going up and down with every word that Jerome Powell says, but that they have a little more ballast in their income statement and what are some ways to invest and to reduce that volatility? And that's a hard thing to do because you're not sure where rates are going to go from month to month or quarter to quarter.

#### [00:06:24] The Key to Business Success During Turbulent Times: Building Employee and Customer Morale

[00:06:24] James Robert Lay: I want to come back to the point you were previously making around this idea of morale, particularly in turbulent and chaotic times when people are in still remote situations or they're only coming in a couple of days a week. What are the opportunities here? Because I've been thinking a lot about this and have developed what I call the Future Growth Index, because I truly believe the perspective that we have about the future right now in the present moment will directly influence the decisions that we make, the actions that we take going forward to create that future. And so this idea of morale mindset, help, hope, positivity is so key starting first and foremost internally before we then can take that message externally to account holders. What are some practical ways that we can apply this thinking here?

[00:07:20] Rilla Delorier: I'm a big believer in purpose driven organizations who are really clear on what it is they're doing for the good of society and using that purpose to align organizations and inspire organizations to be doing more than just driving net income and earnings per share. And I think leaders who can be very clear and articulate about why the organization exists and then how they're going to execute on delivering on that purpose, I think is a real key to keeping people inspired and focused. And I love even the way you talk about help and hope. That's a purpose. And I think organizations, banks that

focus on the role they play in people's financial lives and lighting the way to financial well being, reducing financial stress, helping customers overcome these concerns of turbulent times, if a leader can keep their organization focused on that, I think it pays off. And you can do that remotely. And then helping people connect the work that they do at a micro level to that purpose statement. So how is it I, as an employee, am making a difference in our customers lives and in our organization's purpose? I think that helps keep individual employees understanding kind of the role that they play and that it matters. It adds up to something important.

[00:08:50] James Robert Lay: And this is where I look at a formulaic approach to growth in parentheses,  $ex + HX$ . So a positive employee experience leads to a positive human experience, can then be multiplied by the  $DX$ , the digital experience. And because what we're talking about is the heart of growth, it is about putting people at the center of our thinking and of our doing. What can financial brands do once we have that internal area of psychological safety, if you will, established? What can we do then externally to support account holders? We'll call it through empathetic offerings that are tailored around them, tailored around their unique situation, tailored around maybe some of the pains that they're feeling in the present moment because of some of the turbulence that they're experiencing right now. What are the opportunities externally thinking, if you will?

[00:09:44] Interview with Rilla Delorier on Understanding Customer Needs and Impactful Banking

[00:09:44] Rilla Delorier: Well, first of all, I think it's important to think about the customer. And as basic as that is, I'll tell you, when we were in Jackson Hole, so much of the conversation was around financial modeling, around interest rate sensitivity and funding levels and understanding your ratios and different scenarios for your ratios. And honestly, we had to take a time out and say, let's back away from the balance sheet and let's actually start thinking about who are the customers on the other end of those numbers and which customers have what. Needs. How can we serve those needs, especially if they're not being served by others, and create opportunities to deliver value that hopefully customers are willing to pay for. And sometimes we can easily get sucked into our financials and forget about the customer. And when we did lift up and we started sharing kind of across the room, who are the segments that we're serving? What are the opportunities that if we really thought empathetically about their unmet needs, what new opportunities would that create for us? And how can we extend what we currently offer, which might be like what everyone else offers, and start actually stepping into new products services approaches to help those customers? And we started sharing some ideas. For example, there was one organization that's a Native American bank and they are using some of their funding to invest in tax credit investments, one of which is an opioid clinic on one of the reservations. And they realized, gosh, not a lot of banks can talk about the difference that their funding is going to for a particular community and for such a crisis. And they started talking about that and realized that it was really resonating with foundations and nonprofits who often think about how they spend their money, but didn't think about the power that their deposits can have in an institution that's using those deposits to fund really purposeful work. And so by telling their story and leaning into it a little bit more and finding new ways to invest in their communities, they actually became very appealing to foundations and nonprofits who have very large deposit balances. And it became a funding mechanism for them that they otherwise really hadn't thought about. And there were several examples like that, another one that banks churches and realized that churches are really struggling because a lot of their parish isn't coming back to church and therefore they're not tithing. And they realized, gosh, maybe we can create a digital way for members of the church to tithe on a regular basis in an automated way. And even though they're not physically in the church, perhaps they can continue to stay connected to the mission of the church digitally. They created a payment app to collect tithing for the churches. They're selling it now to multiple

churches. Of course, the churches are happy bringing their business to the bank and they now have a fee income generating payment business that is the ballast to their interest rate sensitivity that they were looking for. And it just took pausing for a minute to your point and saying who are our customers? What are their needs that we're not really meeting? What is unique about our purpose or the people we serve and how can we build product to meet those needs and help our balance sheet. So there were several other examples but I thought it was pretty powerful.

[00:13:47] James Robert Lay: I appreciate those examples because they're very practical and someone who is watching or listening can take away for just further conversation, further consideration within their own organizations.

[00:13:58] Leveraging AI in Customer Interaction in Financial Institutions

[00:13:58] James Robert Lay: I think about a conversation that I was recently facilitating with a community financial brand. It was a group of about 19 people and one of the things that came up towards the end was and you could feel the tension, you could feel the conflict in the room and it was around the idea of account holders who were calling in to check balances. And so my first question was how old are these account holders? And they said it was a wide range of ages, about 25 to 30 year age gap. So probably from mid 50s upwards to their eighties. I said okay, about how many? And they said maybe about 10% 5% to 10% of the entire account holder base. And the argument was every single time that someone calls in to check their account balance they're having to talk to a person who pulls up the account and gives them their balance. And they're like well that's costing us dollars. And I said well yes it is but what would happen if you were to remove that and force people to go into online or to mobile banking? And they said well we probably definitely have some conflict. And I said well have we talked to these people? Have we had a conversation? Have we just sat down and asked them why they call in? Why they check their account balances this way whenever there are opportunities to check online banking or mobile banking? Have we done that yet? And they said no we haven't. And I said why don't we do that as a next step just to gain a level of understanding into why people are doing what they're doing, why they have the behaviors that they have before we make any decisions. And then as a follow up if we find out because they don't have a desire to log into online banking or mobile banking for whatever reason. What if we used AI and automation so that they can still call in and get their account balance but we don't have to pull someone off of a task of what they're doing? We're now using AI and automation. Would that reduce the cost if you will, of this type of engagement or this type of experience? They said absolutely.

[00:16:08] Balancing AI and Human Interaction in Customer Service

[00:16:08] James Robert Lay: So I guess that's kind of my follow up to this is when we're looking at opportunities and connecting it back to the heart of growth around people being very curious about why people do what they do. What are the opportunities that you see when it comes to utilizing new technologies like AI, like machine learning to provide that tailored advice framed around a particular unique perspective. And this is the caveat. But with the availability to have human assistance or to have the human experience when that is needed, what's the opportunity? And where might we be able to resolve some of this internal conflict that I'm seeing and hearing right now? Digital versus Humanity.

[00:16:56] Rilla Delorier: First of all, so many comments about the person calling for the balance. I've been there before, running a call center, and we had done so much to promote digital adoption, mobile banking adoption. And what we actually found when we did ask a segment of those customers is that they were simultaneously looking at their app and calling us because they didn't believe that what they were seeing was as up to date as what they needed to know.

[00:17:26] James Robert Lay: Wow.

[00:17:27] Rilla Delorier: And so there was a little bit of a distrust or our codes that showed up as far as transactions that had processed were gibberish. It wasn't a clear merchant, and they didn't understand which transaction had actually processed. So it did help us learn that we needed to improve the way transactions showed up and the way we in the app let people know what was pending and what had processed and what that would do to their balance. But that's on that topic, which goes back a long time ago, I'm surprised to hear people are still dealing with that.

[00:18:01] Optimizing Customer Support Through Technology, Digital Interaction, and Data Usage

[00:18:01] Rilla Delorier: But this concept of human and digital and how do you use technology and data in order to optimize how we support our customers is, I think, a really interesting one. And in a lot of ways, I think AI machine learning, the use of digital, the use of data is actually to enhance how our people are enabled to be able to really provide fast but relevant and personalized information to customers, especially on the commercial and private banking side. To use those tools to give our associates kind of a leg up, an opportunity to kind of immediately see what that customer needs and be able to present suggestions that are in that customer's best interest. And then there's how do we actually go beyond serving in digital channels and start providing maybe sales opportunities, maybe advice opportunities? One of the big concerns about people not coming to the branches anymore and going to digital is that the majority of sales have occurred in the branches, and a lot of people have invested in the service capabilities of their digital channels, but not the sales capabilities. And where I think people need to start focusing is how are we using the data we have about customers to present ideas and solutions for those customers in their digital interactions with our organizations. So real time offers that pop in their digital experience that aren't just a blanket CD sale, but are based on what you know about that customer and are, frankly, offers that are in their best interest, not our best interest, but doing that in a digital interface so that customers can take advantage of it. And I'm not just talking about consumer, I'm also talking about business owners and commercial clients, whether it's cash flow management or inventory management or payroll management, really using Insight to help those businesses improve the way they're managing their business. And there's some really fun examples of embedded finance that organizations are doing, of embedding their AI, embedding their account opening capabilities into practice management software for companies, whether it's vets or salons or physicians. I'm trying to think of all the different practice software that they're embedding finance into, but it's putting banking and Insight into the places where customers are already going.

[00:20:52] The Power & Potential of AI in Fintech: A Discussion with James Robert Lay

[00:20:52] James Robert Lay: I want to come back to this point you were mentioning before, and it was almost kind of like connecting how we opened up this conversation to your last comment around AI and freeing people up to do more human work, but also not just on the service side, but also on the sales

and the growth side. This was the whole reason I wrote banking on digital growth to begin with in the first place, to provide a blueprint and a path forward, to think digital can be a growth channel, not just a service channel. And that requires, from what I'm experiencing, a huge mindset shift within the organization. But the same is also true when we're talking about new technologies like AI. For example, I think of a recent workshop that I was facilitating where someone had shared and they were in a high position within the organization, and they were pushing back on this idea of AI because I was talking about Chat GPT, because I think it's one that everyone can at least just relate to. And what I'm experiencing, this is almost like 1994 all over again with the Internet. And the conversations have a very similar parallel, because in 94 95, while I was only 13 years old, talking with people who were around in that time and now are in their seventies and eighties, and they're on the boards of financial brands, they remember almost laughing at the possibility that, oh, we're going to do business on the Internet. And they almost kind of look back and like, well, I guess we were wrong. Well, I'm kind of seeing the same thing now happen with AI. And I was likening, Chat GPT and the perception that many people have about Chat GPT is being framed by say, just traditional media, the mass media that oh, it's what kids use to cheat in school. And so that's the perception of this. And I said almost like if we were to give kids chat GPT or take chat GPT away from kids in school today, it's almost like we're taking calculators away ten years ago. And someone paused and said, I have to disagree with you on that statement. They said, I have employees who can't calculate a term rate for a loan without using a calculator and I go, well, what's wrong with that? That's a tool that they don't have to think. And it was almost like there was this internal conflict of I've done it this way, I can do it without a tool, I can do this in my head. If you use a tool, if you use a calculator or flash forward a couple of years, if you use AI that makes you less valuable.

[00:23:34] James Robert Lay Discusses Navigating Changes With New AI Technologies

[00:23:34] James Robert Lay: What can we do to overcome some of those mindset limitations that I do see some leaders have that they cling so tight to what they know as truth? But as Schopenhauer, who was a German philosopher, said, when new truth is introduced, it is first ridiculed, then it is violently opposed, and then it's found to be self evident. How can we navigate the conversation beyond where people just cling to what they know, to let go of what they know, to then create a new reality going forward?

[00:24:07] Rilla Delorier: Well, if I had the answer to that, I would be very wealthy. Because change management and moving people forward is really what leadership is, and it's kind of the hardest part of life and business. But I would say exposure to it and having them use Chat GPT or whatever kind of AI they recommend to help solve some of their basic problems and see the power of it. And also the limitations, to be honest, to make sure that we're being careful. But I think there's nothing better than experience to have people be able to see the power of how this can help. There is a sense of but that's cheating, or we got to do it the hard way. And actually no, we have to embrace new ways of doing things. I'll tell you? We recently went on a vacation and my husband used Chat GPT to plan the entire vacation and to figure out how do we get from place to place. What are the best hotels that we should look at within our budget and the areas that we prefer? What restaurants should we go to, what museums, what outings? And it was all about giving Chat GPT the right input to get the right output. We didn't want to be in all the touristy areas, we wanted to be off the beaten path a little bit. So we had to give that information to Chat GPT to work for us. And what I'm hearing about some universities now is that they're not saying you can't use these tools. They're actually saying let's teach you how to use these tools in a way that is not only safe, but super productive to get to the right answers. And I think that's really where we need to lean and get used to using it, try it out on some low risk things, get used to it, get smarter on how you use it and how you apply it. And as bankers, we also owe it to our customers and



communities to understand the risks and to protect ourselves against those risks. Because AI can sometimes be good for 80 20 information. It may not be precise in certain areas. So we just need to understand kind of where is it something we can 100% lean on versus use it to point us in the right direction.

[00:26:33] James Robert Lay: I agree with your perspective on experimentation and experience because there is no better way to learn than just that.

[00:26:42] Opportunities for Ethical Banking and Collaboration in the Future

[00:26:42] James Robert Lay: And in this particular group, I had asked how many of you have never played with Chat GPT for this matter, to kind of just open up the conversation, and 95% have never used the tool. And I said, if you think back to where you were in 1994, how long was it before you did your first Google search? And how awkward was that? It was almost like the 7th or the 8th grade dance. The first dance you have is always going to be a little bit awkward. That's where I think about what has transpired since 94 in regards to digital and financial services. And I know one of the areas that you've been focused on studying and analyzing growth around is that of the online only banks or the digital banks, the neo banks, and how their user experience and personalized offerings might differ than, say, the incumbents. When we look at that difference, what can leaders learn, incumbent leaders from banks, from credit unions, learn from how digital banks, neo banks are approaching human centered growth through their lens.

[00:27:50] Rilla Delorier: I would say that the customer facing fintechs have really taught us bankers what customer intimacy looks like in that they have very clearly stated a problem statement that a segment of customers has. And then they have built a user experience and a marketing approach to target those customers with a value proposition that really resonates and is unique to what those customers need and value and up to this point hadn't really had met appropriately. And I think that that's kind of what we're seeing from the digital banks is, first of all, they can go national. So they're not thinking about their footprint or their community as a geography. They're thinking of their community as the target segments they're going after. They're going after a narrow segment in a national way, which gives them some depth, but also some scale. And they're doing it with deep, deep customer insights. But I will say that we're also learning. It's not one of those things of if you build it, they will come. You have got to make sure that people are aware of your value proposition. You've got to market it. The cost to acquire a customer is high. The cost to get them to actually use your product and overcome kind of inertia and move their money is really high. So a heightened sense of focus on really good ways to kind of reduce that cost to acquire, increase the actual utilization rate and customer profitability and some of the fintechs have really struggled on that front of really getting customers engaged for the long run. Go ahead.

[00:29:41] James Robert Lay: No, go ahead.

[00:29:43] Rilla Delorier: I think that's what we as bankers can look at is why are they winning? Because they've uncovered a need, and then they've really focused on serving that need in a narrow way and not trying to be everything to all people, but to be really perfect for that particular customer in that particular situation.

[00:30:00] James Robert Lay: I think it was Ron Chevelin over at Cornerstone Advisors who shared that for the first half of 2023, 47% of checking accounts open were from digital banks or neo banks. And right now, when I look at the industry and conducting digital secret shopping studies for financial brands, we're hearing this. There is a crisis of confidence. There's a crisis of trust within this vertical. It's funny, even when we post some of these videos on YouTube, some of the solo shows that I do, and we're talking about some of these aspects, even though I don't work at a financial brand, I actually get some pretty negative and nasty comments about banks. And I'm like, let me relay that message back in so that we can at least have that discussion. There was a study from Gallup recently that found that about half in the US. Worry about their money safety in banks. So I think about trust, I think about confidence. And I want to start to look towards the future just a bit. When we focus on, say, quote unquote, ethical banking, banking that is framed around a heart of growth, how can ethical banking be a pathway to rebuilding trust once again and place care at the center of customer relationships to regain the trust of the people in a digital world? Because the world is different. The way that we connect is different. The way that we establish trust is different. Trust being the sum of words and actions, what we say and what we do. Where are the opportunities here going forward around ethical banking?

[00:31:38] Rilla Delorier: Yeah, I think of a saying of you can't talk your way out of something you've acted your way into. And so we have to act our way into building that trust. And I think that is really demonstrating that we are acting in the best interest of our customers, not in our own best interest, and that we are looking out for them. And we are, first of all, knowing who they are, understanding kind of what's going on in their lives, their financial lives. They expect us to be using the data that we have to be able to present them with informed ideas and suggestions and doing it in a way that's transparent, open, and honest. And I think we've come a long way as an industry in that front. So I actually really think banks act in the best interest of our customers almost all the time. Sure, there might be a push for opening. A CD or, I don't know, something that might not be in their best interest, but I think that's few and far between. But I think when we have failures in the industry, they wonder how solid is the financial industry? And people get scared by things like that. And I think they're starting to pay a little bit more attention. For example, this past week, Tom Brown was speaking at one of my board meetings, and he was talking about how in regional banks and small community banks, customers, especially on the consumer side, but even small businesses, weren't paying much attention to what was happening with interest rates on their deposits. They knew that interest rates were going up on loans and their mortgage, and they were trying to refinance before they went up. But on their deposits, they were kind of asleep at the wheel. They weren't paying attention. But then they woke up with when SVB went down and they started looking, gosh, banks, you've been holding my rate so low for so long that they really started rate shopping. And we saw a major shift in deposit costs for organizations because they had to pay more in order to retain their customers. And that shock to the system is still reverberating and frankly, I think will still continue through the industry. And I think about that, and I think, gosh, were we acting in our customers best interests by hoping they didn't notice that we didn't raise their rates as fed funds were going up? And perhaps we should have been a little more proactive, gotten out ahead of it, and then we wouldn't feel the shock of customers kind of acting because we didn't act for them. So I think that's an interesting, real time example of maybe where we could have been a little more customer centric. Yes, it costs us so it's hard, but sometimes it costs us less in the long run to be proactive.

[00:34:42] James Robert Lay: And it's a matter of perspective, right? When we do these digital secret shopping studies, it's almost like we don't know what we don't know until we know it. And it comes back to the point that you were making before is reconnecting with people and having conversations with people in the communities and just looking to learn, being a curious kindergartner. And this is where I want to be a curious kindergartner with you and leap ahead in the future five to ten years. What are you



most hopeful about? What are you most excited and energized about when it comes to the continued integration around? You have the exponential progression that we'll see with AI and machine learning on one side, but then also the relationship for people and humanity on the other side, both internally as we started this conversation and then moved externally with account holders. What are you most hopeful, what are you most excited about, looking ahead towards the future five to ten years?

[00:35:48] Rilla Delorier: I think part of progress comes with fear of standing still. And I think that we are going to have a little bit of a wake up call as an industry. I think we're experiencing it right now where there will be consolidation in our industry. Funding and interest rate risk is significant and organizations with low capital ratios are going to start to struggle and combine that with the exhaustion of some CEOs. I think there are going to be more banks for sale than there have been in the past. And I think there will be industry consolidation and there'll be, frankly, some winners and some losers. But I think the positive part of that is it will cause organizations that want to win or that are on kind of the acquiring side to say, how do we take advantage of our scale and our capabilities in order to continue to find new revenue opportunities and really, again, find customer segments that can be better served. The other thing that excites me is the cost of technology. The cost of digital innovation is really coming down. I think modern providers like Nimbus, but others are helping organizations stand up digital banks kind of beside their core and doing it in a kind of off the shelf, pretty digestible financial way to test and learn and that wasn't available just a couple of years ago. And then another thing that I'm really optimistic about is how bankers are helping bankers. This session at Jackson Hole was an example, but where smaller community banks are saying, hey, let's solve this problem together. Kind of like the milk industry the dairy farmers did with Got Milk. Let's actually come together, work together, share best practices, share some of our capital investments, build something we can all use and benefit from. And let's do it in a way where we're collaborating versus competing. And I'm pretty excited about how those collaborations are creating products and solutions for the marketplace that are reducing costs but also opening up revenue opportunities.

[00:38:12] James Robert Lay: And that idea of collaboration, where collaboration is exponentially greater, can create exponentially more value than looking at the world through a lens of competition, through a lens of scarcity, is one that does excite me as well.

[00:38:25] Reconnecting with the Heart of Growth: Discussion with Rilla Delorier

[00:38:25] James Robert Lay: And this has been such a fantastic conversation, Rilla. I appreciate the perspective that you've shared, the knowledge that you've shared, the insight, the expertise that you have shared to help financial brands continue to reconnect with the heart of growth within their organizations, to then create value externally for account holders in the communities that they serve. What's the best way for someone who is watching or listening to this conversation to connect with you, to continue the conversation that we've started here today?

[00:38:52] Rilla Delorier: I am [oldschoolrilladelorier@gmail.com](mailto:oldschoolrilladelorier@gmail.com) or of course, LinkedIn. You can message me there. I'm the only Rilla Delorier, so you don't have to worry about which one I am. And I'd be happy to talk with anybody they have any questions that are spurred from this conversation.

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[00:39:09] James Robert Lay: Absolutely. Connect with Rilla. Learn with rilla. Grow with rilla. This has been such a great conversation. I appreciate your perspective once again. And thanks for joining me for another episode of the Banking on Digital Growth podcast.

[00:39:21] Rilla Delorier: It's always fun. Good to see you, as always.

[00:39:24] James Robert Lay: And until next time, be well, do good, and be the light.