James Robert Lay:

According to see you in sight by 2025 Gen Z is set to take over Gen X in total mobile banking users and will represent a whopping 27% of global income by 2030. The problem for financial brands is that according to a recent Nielsen report 90% of all Gen Z marketing misses the mark. Put it another way, nine out of every $10 you spend on marketing is being ignored by Gen Z. So what exactly can your financial brand do to connect with Gen Z and guide them towards an even bigger, better and brighter future? Well, let's find out together on today's episode of the banking on digital growth Podcast.

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 exponential insights series and I'm excited to welcome Harrison Hochman. To the show. Harrison is co founder and CEO at Sparrow the world's most powerful student loan search engine. And today, Harrison and I are going to explore some of the biggest Gen Z growth opportunities for financial brands for your bank for your credit union for your FinTech so that you can continue to maximize your future growth potential. Welcome to the show. Harrison it is good to share time with you today, buddy.

Harrison Hochman:

Thanks for having me excited to do this.

James Robert Lay:

Absolutely. Before we get into talking Gen Z and growth opportunities for Community Financial brands, what is good in your world right now personally or professionally.

Harrison Hochman:

We're are excited to be talking to credit unions and community financial institutions as they think about closing up the year during Dziedzic planning and initiatives and going into 2024. We are here to discuss why engaging and retaining the next generation is exciting and should be a priority for the upcoming year.

James Robert Lay:

You know, I know Nielsen's recently shared a study that found that 90% of all Gen Z marketing misses the mark. And I think as organizations go into strategic planning, this is such an important topic to think about and consider because if you think nine 90%, that's nine out of every $10 misses the mark with Gen Z. Why is that?

Harrison Hochman:

Three reasons. The first is 66% of Gen Z is going to be using multiple devices simultaneously. You know, if you're if you're if you've a child or a grandchild, you can see this personally, they're on their phones, while they're on their iPads, they are working away at their computer or TV's on in the background. What that means is we have increasingly less market share. So number rule number one is we are distracted number 220 5% of us are going to be spending five hours or more per day on our phones. And put that in perspective. Gen Z is just beginning their first or second job, maybe a first internship, though, we are going to be spending more time on our phones, and we will enhance of the workday. And number three, as you mentioned from Nielsen, the old tricks don't work for the new pony. So those old playbooks of running ads through Google AdWords or preview or YouTube, you know, or Time Magazine, The Economist, they don't work. Gen Z does not seek to meet other than where they're at. They expect to be met where they are. And so if those marketing dollars are being spent through mediums and channels that we don't interact with, it is natural to expect the ROI to be lower. So for those reasons, you know, we have increasingly less mindshare and wallet share from which to poll. We are more distracted than any generation prior, and we're not used or expect to be engaged through the normal channels make us an elusive demographic to go after. However, I would argue as any generation, we might be the best stupid for credit union membership. We are the quintessential example of an ideal credit union member, we are looking for an organization that is aligned with our values. We want some organization institution that has deeply rooted local connections. It's what the Creighton Movement offers to provide, yet we are the least likely to bank with them.

James Robert Lay:

When you think about potential roadblocks around Gen Z, what are the biggest roadblocks that are holding financial brands back from making, I would say emotional connections with them?

Harrison Hochman:

First, I think it's understanding that a relationship is built off of true financial stewardship. So if we come to a bank or credit union, looking for a solution to a problem, like financing our higher education or trying to finance a car, you know, we're rather We're looking for financial literacy around these topics. We're not looking for a commercial, we don't want to be sold on why you were the best, we're looking for general knowledge around the space. And if you can guide us through that conversation, they'll earn our trust. They're trying to understand that not all marketing is that a product placement, it's content and thought leadership. That's the first thing. Second, I'd liken it back to what we're interested in. If you're interested in building a relationship, it's foundational that you know, me, you know, me as a consumer, you know, what my financial profile looks like, you know, where I went to school, you know, when I graduated, you know, what I studied, you can build a relationship that's different, distinguished and differentiated from that, that I would expect with a large national bank. And so if you use that frame of thinking, and you have these two conjoined thoughts, ensuring that your marketing team is really driving the thought leadership and content leadership, not product and procurement placement. At the same time, they're building a rich set of data, you understand me, as the consumer, understand what I like, understand my profile and background to personalize that marketing messaging to me, to differentiate yourself from other financial providers that are going to be hitting me with the vanilla, you know, automated content throughout the year.

James Robert Lay:

Let's go deeper into this idea of, I think, what you framed as is thought leadership or content, playing the role of the helpful and empathetic guide, if you will, that's something that I wrote about in banking on digital growth as a really transformational growth opportunity. Where do you see though the challenge of credit unions, community banks, even today, of investing in strategies that are more framed to what I'll use as a mantra help first and sell second? Why is there such a challenge, maybe even a mental roadblock, they're at a, at a leadership level, to even begin to execute against a model like that, because that's what I'm seeing today currently is, I've been teaching this, I've been guiding around guide ship, and maybe one two out of 10 organizations will will really say I see what you see, I see how that could really differentiate us beyond promoting the same commoditize great rates, amazing service and look alike, product features that everyone else promotes. But what do you think holds an organization back from really committing to help first and sell second?

Harrison Hochman:

I think what's what stops it from resonating with an 18 or 22 year old is exactly what you've identified. It feels very cookie cutter, it doesn't feel unique or with the trends. And so in my mind, a potential resolution for this that I've seen work other institutions, is trying to engage through social media, oftentimes through a younger colleague running that account, who understands what certain trends are, and what Brennan's comment on. Let's just put this into perspective for some of the credit union executives listening. If I told you, three years ago, that credible financial institutions with billions of dollars of assets would be engaging in complex financial literacy, see discussions on an app designated 14 dancing, you would call me clinically insane. That was three years ago. Now it's the norm. It's what you expected you when you're posting financial literacy on the internet, you no longer you know, run with an SEO article on your on your website and hope it drives traffic or put out some static, you know, PDF that nobody's ever going to read, be trying to make it digestible. Try and make it interactive, welcoming, and not feel like an ad. And so to that end, to the same theme of accelerated change across time with how to deliver the content, I would argue clue delivers that content is incredibly important. And if it's not somebody that's a part of the generation, that understands what we're thinking about, that understands the trends that we have in our minds, and the means that we know of, it's hard to get a message across that resonates deeply with us and the one that we remember. And so it may come as no surprise that when somebody not of the generation runs a social media account versus someone who does, you know, you'll see differences in the level of engagement that that account gets, and it's by no means to say that you have to be of the generation or to run a successful social media campaign. But it has So, it definitely does help to have the perspective of somebody who comes from it and lives it to comment on what will likely will not work.

James Robert Lay:

I want to give some context for those who are watching or listening. The music app that you are referencing that people would think that if you'd be giving financial advice, if you're talking about this three or four years ago, is tick tock. And when we look at that, a couple of points of perspective here, NASDAQ released some research where 55% of Tik Tok users go there for financial advice. Because and you just said this, because creators make it digestible. And it's that idea of the bite size chunks, not what you're delivering, but who is delivering that message, who is delivering that communication is so critically important. I think of this one organization that I'll be talking to next week, actually, they were in our program a couple of years ago, they went out they executed against the recommendations that we made. They've they're coming back, they're looking to reengage, they're ready to go to the next level and it's all around content. And she is specifically their chief marketing officer specifically aware that there are fin fluence errs on Tik Tok, who are providing the same exact advice that their community financial brand is and charging for it. And they're sitting here struggling like, what's going on? My take is number one, you have to be where the people are in the public square, if you will. It's tick tock. It's Facebook, its YouTube, depending upon who the market segment is. It's Reddit. It's LinkedIn. There are different public squares for different types of people. But where's the gap? Because I'm telling you, I'm going back in my own mind here. In 2012 2011 2010, I was having conversations with executives. So 10 years ago, around Facebook, here we are 10 years later, your perspective for Gen Z, tick tock makes a ton of sense. But how to how to how to get over the insanity hurdle? Because I know that's going to be one of the big mental roadblocks. It's a matter of perspective. How do we gain perspective from different worldviews through different life experiences? Because it's not a matter of right or wrong. It's a matter of it just is. And it's almost like we have to unlearn what we have learned so that we can continue to learn and grow going forward in a new reality. What's your take on that?

Harrison Hochman:

I think it's two things. The first of which is, if you would like to successfully engage my generation, you can't expect a generation because we are lazy, you cannot expect us to meet you where you are. You have to meet us where we are. And that's what fintechs successfully have navigated, and why they have exploded in growth over the last couple of years. They understand that Gen Z undoubtedly, yes, I should count out that I paint with a broad brush. Of course not of all Gen Z are lazy. I hope I wouldn't paint myself as a lazy individual. But what I'd like to think is we're lazy insofar as we're not searching for information on your platform, right? We're not going to pick up a magazine, I am probably alone when I say I actually enjoy print books. I'm anything also in that regard.

James Robert Lay:

You want to be both want to be you and me. You and me both. I have a huge library of physical books, because that's the only thing I really truly enjoy. So you're not alone. I'm right there. I'm an old soul.

Harrison Hochman:

Amazing we'll exchange titles. So So I think in that regard, your your first assumption would be that Gen Z will be lazy and won't meet you in the New York Times. We will not meet you at you know the Economist. We are not going to meet you and Google ads. You got to meet us in Tik Tok. You got to meet us on Snapchat and got to meet us on Instagram is the first in a second is a litmus test. I often feel that when executives are deploying marketing dollars, they treat those dollars from a different perspective than they would their own personal lives. And what I mean by that is, if you're a credit union executive, and you have kids, or grandchildren as a good litmus test, just watch them the longer they spend their time Be what information they interact with, ie what texts they exchanged with their friends and what they're talking about. Now that you think that for some odd reason that behavior is going to change, when it comes time to make a financial decision, I can assure you, it will not. And I can assure you that banks and fintechs larger banks especially can afford to have budgets to just try it under these different avenues have come to realize that fact. And we so we become corroborated. When you see these big reports from Cornerstone advisors, or Nielsen or Gartner and they come out with macro level data that substantiates what we're talking about. But from a personal level, you just watch the behavior of your children or your grandchildren, and you'll see it play out live in real time, it will blow you away, once you really start to look for it. So I think it's both of those things. And if a credit executive wants to be successful in those regards, I'd recommend just starting there.

James Robert Lay:

That's a great point. The human factors, you people ask, What do I do just out to say, just meeting cocktails or whatever? And I tell them, I'm a digital anthropologist. And they were like, well, what's that? And I said, for the last two plus decades, I've been studying the intersection of marketing, sales, technology and human behavior, but it's the human factors piece that I find to be completely fascinating. Because you're observing through the lens of technology through the lens of digital through the lens of mobile, social media, how people interact, but more deeply, why are they doing what they're doing? That's one of the reasons we facilitate digital secret shopping studies, for financial brands to understand where there's a perception gap, because they might be communicating a but z is being received on the other end, and how do we close that communication gap? I think for some perspective for those watching or listening, in 2014, Viacom did a study that found at the time 73% of millennials would be more excited about a financial offering coming from Google, Amazon, Apple, PayPal square, etc, than their own financial institution. Flash forward now, almost a decade later, and you mentioned cornerstone, you have Cornerstone reporting, that of all of the new checking accounts opened in 2023 47% of them came from a digital or neobank or FinTech go deeper. of Americans who open checking accounts so far in 2023 72%, came from Gen Z, or from the millennial perspective. So back to your point, FinTech figured out how to meet Millennials even more so to this conversation Gen Z, where they're at, on their own journey. I think one of the best ways to connect with people is to have conversations with people understand why they do what they do. What are their questions? What are their concerns? What's keeping them up at night? What's keeping Gen Z up at night? What's bothering Gen Z today at a macro level?

Harrison Hochman:

Macro? The biggest financial challenge that Gen Z faces today, undeniably is how to pay for school. How do I pay for higher education since 1985, the cost of higher education has outpaced inflation six times each year, it is linearly increased like clockwork. And while there may be the narrative that the federal government is stepping in to fill the void and lend off their balance sheet and their end. That's not true. Private student lending alone has grown exponentially over the last five years from 2020 From 2016 to 2021. private student loan growth experienced 200% in annual originations between that time period now for reference, that's about a 30%. Year over year growth in the exact same timeframe auto grew about 3% year over year. So the problem for my generation, the number one priority right now that we are looking for from financial institutions is how to pay for school. Now that exact problem is why me and my co founders created this business to solve to help credit unions address that concern without having to underwrite, fund these loans off their balance sheets and service them them selves. I'll keep that aside. But that's the number one thing that my generation is looking out for today, as we're considering financial institutions and how they play into our lives.

James Robert Lay:

Well, let's, et's dive a little bit deeper into that, because I think it's an important point to make, because someone who might be watching or listening, thinking that, Oh, I can never get into the, quote unquote, student lending game. But one of the big narratives that I've had on this conversation are the potential growth opportunities that are available through collaborations. And I think with the work that you're doing, it is a tremendous collaboration, opportunity. To the point to where as we're thinking about strategic growth, and strategic growth opportunities, one of the limiting factors for future growth is that's a great idea, James, Robert, are that's a great idea, Harrison, I don't know how we could ever do something like that. But I want to pause that thought before it gets too far and runs away and, and limits the future potential. Because Dan Sullivan, who runs strategic coach, as a co founder, and I'm a member of strategic coaches, bunch of entrepreneurs, he wrote a book with Dr. Benjamin Hardy that I highly recommend that cient transformed my thinking. And it's titled who not how, when we think how are we going to do this? We're already limiting the potential but when we put the who before the how, who do I need to partner with? Or who do I need to know, to be the how it opens up a completely different way of thinking and operations and really potential? So when we look at this idea of okay, Gen Z has a funding issue, or how am I going to pay for education? Credit unions? Like, that's great. How am I going to do this? I think what you're doing in the work you're doing is the who, to the how, how is this possible? Because they don't have to do this themselves. There's a collaboration here.

Harrison Hochman:

Yep. So that's, I mean, it's exactly what we do as a business, we recognize a couple of undeniable facts that we don't seek to change. One, credit unions are bandwidth constrained, they always will be their product roadmap extends 1224 months out, and they're not looking to add new things to it, too, there is not a exorbitant amount of core competency from which to pull on to introduce the student loan program, they don't have it in house, they don't know how to run it, you know, they haven't in the past. And that leads us to problem number three, it's just not a focus, you know, a Chief Lending Officer, he or she focuses on auto or indirect auto or mortgage or personal credit card commercial, that's our core focus. So we recognize those facts, we respect those facts, and we say, if you don't want to change them, you don't have to, in order to, to your point, go and address the who go and address the Gen Z is looking to engage a credit union for that particular problem. So what we do is we allow our credit union the ability to offer a student loan program without and this is the huge Asterix without having to be the lender. And so they don't have to underwrite the loan, that loan is not coming from their balance sheet. They're not funding the loan, they are not responsible, if the loan defaults, they're not accepting the financial liability and alone. And they're also not servicing the loan. What they do is they work with us to white label, a loan marketplace. And on the back end, we work with existing student lenders who underwrite fund and service, these loans of credit union is the star of the show. They're the ones that get the power, you know, somebody's going to school and achieving their dream. They don't have to rely, you know, go through the grunt work of spinning up the program maintain the program on an ongoing basis or worrying about prepayment and collection reporting back to the board. So to your point of trying to find who and then working backwards to your steady state, like our steady state is we want to be attracting Gen Z, our steady state is we want to ask them to vote to bringing in new members into the credit union, we figured out the how we said oh, you can launch this loan marketplace without integration into your core in less than 90 seconds completely white labeled. And you don't have to do any of the grunt work required previously to introduce a student loan solution for members and non members.

James Robert Lay:

That right there is you've reduced the friction and you've solved a problem for a mass market ie Gen Z, because for example is play a hypothetical game, someone in the Gen Z demographic is looking for a checking account kind of referencing back to the cornerstone research here. And their comparison shopping there's two options Option A is a checking account option. V is a checking account paired with student funding capability. It at that point, the option B becomes exponentially more valuable because you're solving the specific pain point there compared to just the checking account alone with a commoditized product. In my is my thinking on par here?

Harrison Hochman:

You're exactly on the money. So when just harkening back to our founding story. So you know, when after we graduated college, as you mentioned, that's when we realized for the first time, oh my gosh, there were these credit unions on campus that we didn't even know about. Well, the next thing that we did after that, when you feel like the dots, and you want to figure out if you're not alone, is we asked our friends, okay, what exactly do you want from a financial institution? You're 22 years old? Why do you interact with a bank or credit union at all? What are you looking to get out of that transaction? Unsurprisingly, the response to that was not, hey, I need to finance a car, or I need to buy a house, or I want to remodel my kitchen, you know, or I'm looking to put I'm looking to park $50,000 into a seven month CD, of course, isn't weren't the responses from a 19 year old, what they were saying was, I need a way to pay for school. And so to your exact point, if you can couple, a fantastic ecosystem of existing products that credit unions already nail with that beachhead for younger member growth. That's exciting in that works. And that's what allows you to really turn on the spigot for 18 to 22 year olds, 25 year old member acquisition growth.

James Robert Lay:

And that's something that I wrote about in banking on digital growth in chapter number four, it was around product packaging, packaging up value that might not be the historical or the incumbent perspective. But it is unique to connecting the dots to chapter three, which is all around consumer personas and identifying their questions concerns, their hopes and dreams, and really speaking in are communicating into resolving the pain and providing a path forward towards an even bigger, better, brighter future. As we start to wrap up here, I really appreciate the perspective that you've shared into the potential roadblocks but also the opportunities around Gen Z. What are you feeling most hopeful and excited about for with with the future of of Community Financial Financial Services?

Harrison Hochman:

I'm going to ask the question, because often I feel like if you look at the macro perspective, it feels very, it feels somewhat hopeless. I mean, it's not a unknown fact that 182 federally insured credit unions shut down last year by count that's 4% of the industry. It's not an unknown fact that only 4% of Gen Z banks with a credit union yet FY 2027, they'll control 27% of all global spending 29% of all global dollars borrowed. So when you couple these things together, one might seem like the future is a little dreary, put on the contraire. I'm here to say as a part of Gen Z. I'm excited by it. You talk about fintechs and how they do an amazing job of acquiring people like me. And while that may be true, they had a really hard time retaining. And I'll tell you why. When we go past the initial checking account that was super easy to open, and snazzy and Digital First, we recognize that the core service itself does not carry its weight in water when compared to that of a community financial institution. Now that initial hump that we have to get over to get into the communities initial institution might preclude us from engaging institution to begin. But after you've come to the sobering realization, that that's where one might want to build financial loyalty, it starts to click. And so what we're here to do is to help that initial hump not exist. We want the credit union to be the rock star of the show from day one, not be the backup replacement. Once you realize chime can support all your financial needs. So we feel that that future is exciting, and it's one that we call Gen Z credit union symbiosis, in that future credit unions become the de facto primary financial institution, financial institution, applicate not plan B. And so you know, what we're here to do is help accelerate that transition. And we're looking forward to meeting prospective partners in that regard.

James Robert Lay:

You bring up a very good point, and it might be misunderstanding it might be missing information, that Gen Z, they just it's 100% digital, but to your point, you open up the door Digital account. That's easy. And we're not going to name names and we've we've Secret Shop those experiences. But when you get to the other side, the quote unquote servicing piece of this, and the ongoing relationship, it does for some fall flat, they want a little bit more maybe human experience to support the digital experience. What's your take on that the balance the blend between the DX, the digital experience and the human experience the HX through the context of Gen Z.

Harrison Hochman:

It's 8020. And then it flips. So when we're first starting that account, it's 80%, digital experienced 20%, you make experience, but 20% is what our friends tell us. If they had a great experience here, it was super easy for me to open up an account, I can get my needs done quickly. That fast, quick and easy. That is what we're over indexing on when we're creating the relationship. However, when we're evaluating relationship that flips, now suddenly, we don't want to be, you know, some number on an investor deck about how fast account growth is happening. We want to have a relationship with the institution that we're banking with. And moreover, I would argue, we want that organization's values to be aligned with ours, which are often not the case in the world of fintech. And so that's why we're excited, we are excited by the future because of the flip that happens in human experience to digital experience, we just have to ensure that the initial hump for Gen Z, and the next generation to engage credit unions is not so large, that it never becomes a thought or even an afterthought. That's what I'd say is 8020. And then it flips once we start to really experience these accounts and thigh for relationships with our institutions.

James Robert Lay:

That's a that's a really good point. And a great way to frame that. You also mentioned the idea of about the future has the potential at a macro level to feel a bit pessimistic, a bit dark, there was a study that was done by the National Institute on Retirement Security. And they found that more than 72% of millennials and 59% of Gen Z feel pessimistic about achieving financial security by retirement, I want to get your take on this because it's something that I've been thinking about deeply for probably the past at least five years. And it comes back to the combining the digital in the human experience. But coaching, financial coaching, because, you know, there's been such a over the last decade a big push around quote unquote, financial literacy or financial education. And I've always been one to argue that that's only just one half of the equation, knowing what it takes to change behaviors. You can have all the knowledge in the world. But unless you apply that knowledge, that knowledge is kind of worthless, like financial literacy. But to apply that knowledge often requires a change of behavior, maybe even deeper, a change of belief systems and structures, which I've talked about on the podcast before. But is there an opportunity to integrate coaching into the financial experience for Gen Z going forward to not just provide the knowledge of the education, but also maybe provide the accountability to help to increase improve a growth mindset. Frost Bank did a study that found that optimists are seven times more financially healthy, healthier than the pessimist. Where's all this playing in the mind of Gen Z?

Harrison Hochman:

I would say it's not an opportunity, its necessity. Credit unions are famous, and they should be for the ability to engage in a real relationship with a member. I mean, you call they know you by your name. They know you. They know your family, they know your children. They know where they're going to school. There's a real relationship there. And I don't know about you, James, or ever but I, for one, don't trust the coach that doesn't know me. I would never take advice from someone who just met me for the first time. I value in place wait on my trusted stewards through life, whether they are personal, professional financial, and I believe that credit unions ought to fill that gap with my generation. I believe that if my generation knew and had the awareness of about credit unions and what they do as institutions, then they too would come to the same realization that I have, which is for financial coach In for financial literacy for my financial needs, I turned to credit unions because of all they offer and their alignment with my values and a deep rooted connection that they too are seeking with me. So I would say it's not an opportunity, I would say it's a necessity. And moreover, I believe that credit unions have probably often institutions because of how deeply rooted they are local communities are best suited to meet that

James Robert Lay:

Forbes found that 76% of Gen Z, believe that social media has helped to make money, money matters, financial matters, less taboo and easier to talk about. What's your take on this? Because whenever I think about financial coaching, I look at this from a couple of different lenses, you could do individual one on one, you could do group and bring people together to really kind of, you know, tell me about your last 90 days, tell me something positive? Where do you make progress? Where do you feel good? What could be even better going forward over the next 90 days, and really facilitating that dialogue, that discussion amongst people amongst peers? So that I think a lot of times, it doesn't matter what demographic that you're in Gen Z millennial, Gen X baby boomer, you can feel very alone on your financial journey. But when you have a helpful guide, like a credit in or like a community bank, not just guiding you, but but guiding a cohort, and you're all working together to improve your overall financial well being. Is there an opportunity there from your lens?

Harrison Hochman:

So the idea of financial literacy and talking about money being taboo, is exactly on point. When you're raised. It's natural to not discuss that with your parents. You don't mean nowadays, there actually are some states that require in forms of financial literacy in high school, which is fantastic, but it hasn't been that way. For the vast majority of Gen Z's upbringing. I can I can speak from personal experience. So you that's the problem statement. The problem statement is talking about money is taboo. That is for sure true. Now moving to solution. I believe that once again, harkening back to the opportunity that the credit unions have, I believe that they are of any financial institution without as a bank, a community bank, Super Regional, mega national, or compared to fintechs. They are best positioned to call themselves financial stewards call themselves trusted advisors. Now they have some work to do when it comes to making that information digestible, and putting it in front of us in millions and contents that we expect or would expect for other forms of information like tick tock, for example. But if I am to trust any account that I'm scrolling through on a reel, to talk to me about the value of compound interest, it would be that from a credit union that I saw in the community that my parents bank with, and no me personally, though, I think there is an opportunity there and I definitely agree with you and saying that there is a problem statement to address that being money is taboo to talk about for Gen Z.

James Robert Lay:

Yeah. Well, this has been such a fantastic conversation Harrison I appreciate the perspective that you've shared. What's the best way for someone to reach out say hello, continue the discussion we've started here today.

Harrison Hochman:

So if someone wants to get in touch with me or our team, you can reach me personally. I'm happy to give that out that Harrison that's ha ri S O n dot Hockman H O ch n a n at Sparrow like the bird F i.com. You can also reach our team at support@spotify.com and if you want to check us out online, just search Sparrow feiyr.com at Sparrow like the bird fyi.com

James Robert Lay:

Connect with Harrison learn with Harrison grow with Harrison Harrison, thank you so much for joining me for another episode of the banking on digital growth podcast. It's been a lot of fun today.

Harrison Hochman:

Thanks, James. Robert. Really appreciate it.

James Robert Lay:

As always, and until next time, be well do good and be the light