

James Robert Lay:

Since 1994, marketing has undergone three transformations over the past 30 years. Now we're entering into a fourth transformation as we journey deeper into the age of AI that will unlock new exponential growth opportunities for financial brands through an emerging strategy known as collaborative growth. The question is, are you ready for collaborative growth? Is your marketing team ready for collaborative growth? What about your sales team? 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 Peter Caputo to the show. Peter is the CEO of Databox where their dashboards empower marketing and sales teams to track performance from everywhere. And today, Peter and I are going to dive into future growth opportunities for your financial brand that are rooted in collaborative growth. You're going to learn exactly what you need to do next to further align your marketing and sales teams through collaborative growth in the age of AI, where you're going to maximize your own future growth at your bank credit union or fintech. Welcome to the show, Peter, it is so good to share time with you today, buddy.

Pete Caputa:

Thanks, James Roberts, good to good to be here. I'm excited to talk about some stuff we've been working on. Absolutely. Yeah. Marketing and banking and all that fun stuff.

James Robert Lay:

And before we get too far into like, the something that I'm excited about that you've been writing about collaborative growth, what is good in your world right now personally or professionally, it's your pick to get started on a positive note.

Pete Caputa:

Personally, professionally, personally, my son's a sophomore. Just started sophomore year, doing well in school. He's on the JV soccer team, which I love going to watch. And he's starting to mature as a young man. So I'm proud of him. That's probably my the biggest highlight in my in my life is just watching him grow up, continue to grow up and become a good person, you know,

James Robert Lay:

that's so positive to hear my wife and I, we have four and our oldest is 13. So he's in eighth grade now and to see him mature and become a leader. He actually was elected student class president. Nice. And then he came home and he goes, I think I'm going to run for NJHS to the National Junior Honor Society president. So you gotta look out for that. And then he's running cross country and sitting first chair cello and orchestra. So when your kids are, are starting to do these things, as a father or as a mother, as a parent, you're like, we did something right.

Pete Caputa:

Along the way, picked a good wife.

James Robert Lay:

That is so true. There's 100% truth because it does it takes it. You know what, that's a great transition. It takes it's a collaboration to on that front, but it also collaborative growth is a term that I've seen you writing a lot about on LinkedIn lately. Yeah, what does that mean collaborative growth.

Pete Caputa:

I see a problem in the way most sales and marketing organizations operate. They operate from that with the mindset and the perspective that they know more than everybody else. And, and therefore, as a result, they just start spraying their value props, Bran, what they do, talking about trying to teach you how to do things. And of course, there's an element of all of that. And often we're gonna like we're gonna both rant about things today, that other people should be doing. But true expertise comes from continuous learning, from your customers, from your prospects from other people in your industry, etc. And so collaborative growth is a process that we teach that helps sales and marketing teams put structure to this process of learning and sharing what they learn as they go in a way that kind of builds a community around them. Because they, they are demonstrating that they're constantly trying to learn trying to be a resource beyond just what they do and what they sell.

James Robert Lay:

That idea of building or facilitating a community is something that I've talked about before on this podcast, and it's timely because if you think about a Community Financial brand, a community bank, a credit union, the idea of community has evolved beyond borders and zip codes in boundaries, cities, etc. So this idea of collaborative growth plays nicely into that perspective. Even in banking on digital growth. I wrote about how much recruiting and sales teams can unite to create the quote unquote, the growth team. Yeah, I'm why collaborative growth. Why now? What makes this the time to be thinking about this as a strategic objective?

Pete Caputa:

Well, I think businesses in general are facing a lot of headwinds. For a variety of reasons. One, relevant to banking, interest rates are sky high, right? There's no longer free money. We all can't just take money and use it to grow our business and then pay it back or not back at the same amount, right. So we all have to worry about interest rates now. And of course, inflation has increased costs of things. The labor markets wacky, lets you say the least. So there's the economic things, there's geopolitical issues, I think there's a lot of one restaurant in the world or which disrupts markets. So I think all your banking, people are well aware of that stuff. I don't have to preach on that. But then, there's also an interesting dynamic with digital marketing, I think, for digital marketing, for the first, say, 20 years or so. It was pretty wide open. I remember writing blog posts in the early 2000s. And like then googling the term, the term I optimized for the next day, and I'd be number one, right? It's like, No, that was I could do that. It will, it was crazy back then. And, of course, it's gotten more and more competitive or time. But I think we've reached a point where, unless you have a lot of money, or a lot of time, it's hard to break through. In your marketing, I'm not just talking about the ranking on Google with search engine optimization, I'm also talking about building a following on a social night, social side, building a newsletter, or email list, like all of those things have just gotten harder and harder, because all of those channels are more and more crowded. I don't know about you. But when I wake up in the morning, I got 100 emails in my inbox, I got 30 M emails in my LinkedIn direct and I got 10 to 15 slacks from my internal team. And it's just completely overwhelming every channel is like that. And, and so as a result of that increased competition. I think spitting or spraying out your value prop and publishing content and promoting it,

like, most people are just tuning that out, or a lot of people are tuning that out. And what people are, what prospects and people in general are really thirsting for is actual true, personal one to one interaction. And, and if you're going to do that, you have to, you can't just talk about what you do, you can't just talk about how awesome you are, you can't just talk about the problems Utah in an abstract way, you actually need to talk to your prospects and customers, you need to tell their stories, you need to gather insights from say, 50 companies or people that are similar and share some of those insights in an anonymous and aggregate way. You need to have a podcast right, where you're interviewing other people to learn from them, and to share their message out in the world. And you'd need to really give before you're gonna get.

James Robert Lay:

Well, that giving before you get, that's something that Joe Polish has talked about life gives to the giver and takes from the taker. And when you think about this idea of how marketing even digital marketing has transformed over the last 20 years, you're right, I remember the same thing back in the day, you wrote a blog post, you could rake super easily and now it's crowded, it's competitive, it's commoditized, even. And I think it's going to be even more so as we move further into this age of AI because you can go in and create quote unquote, commoditized content. But that's that's not there's this human connection. There's this human factor in banking on digital growth, I wrote about, you know, how the majority of financial brands compete on the same great rates, amazing service look like product features, right? But that's narcissistic marketing. The potential though, is to help first to sell second to play the role of the helpful and empathetic guide. Right? That's where this idea of, and this is gonna be the subject of my third book, banking on expertise comes back into play, because it's the expertise that is now the differentiator, particularly with the niche market segments. Niche banking is something that we've talked about here. Before we get too deep into opportunities. I want to roll back on what could be a potential roadblock or an impediment that could slow down or Dirrell the thinking around collaborative growth, because there are a tremendous amount of opportunities, but I'm always trying to get people to see the obstacles first so that they can be aware of them before they actually run into them head first.

Pete Caputa:

Yeah, yeah. As I told you before, I'm excited about your book banking on expertise, because I think it's like it's very well aligned with my thinking on this and to answer your question about what holds people back from embracing collaborative growth. It's the fact that they, they think of sales and marketing as this assembly line. We've like over the last 20 years this is while every expert has actually said is like, Okay, you have your salespeople let's, let's put a sales development rep in front of them who's booking calls for them? Right? This happens more in SAS, I think that maybe in banking, but there's a lot of businesses beyond software companies that put somebody there, their job is just to go out and email people and call people and book a call for the actual expert is maybe an expert, the salesperson to close right. And then then what we do is we put paid ads in front of that person, and we're putting them through a landing page, right to get the lead so that we can call them and then we're doing social on top of that, and we hire a social media person, just sit there and publish links to our content and memes and shit like that, that might go viral. Right? And so there's just this assembly line that we built it, it reeks of in personalization. Yeah, it's, it's, it doesn't allow your buyers to connect with a human who might have expertise, right? What it does is it treats them like a transaction and puts them through an assembly line, nobody wants to go through that. So we need to stop treating our businesses like their buffets that we you know, put people through, they walk through and pick what they want. Or they go through a carwash and get different steps, we need to start thinking about it as a gourmet restaurant where we're actually have a waiter that knows what they're talking about. And a chef in the back that has few stars.

James Robert Lay:

Well, you're talking my language when you're talking starred restaurants, and experiences. As I shared before we hit record, we actually my wife and I, we just went to New Orleans, we had some really good food down there. But but your your thinking is, is sound. You when you look at people are looking for expertise from a human, I want to pause on that. Because in banking on digital growth, I wrote about $dx + hx$ equals growth being meaning a positive digital experience, when combined with a positive human experience is a path towards good there's not one or the other. In fact, I was talking with someone the other day about Gen Z. And I said, Well, what about Gen Z? You know, is it is it 100%? Digital, they said no, they said 80%, digital 20% Human at the beginning of a financial buying journey. But once that account, that loan has been funded, then it begins to flip now it's 80%, human 20% Digital, for all the transactional stuff, but they still value the human expertise, the human perspective. Why? And I guess because there's such a loud discussion in the vertical right now within financial services about AI. And I'm like, Well, don't over index on that and forget the people. And I think that's what has happened through digital transformation in the vertical people have, we've forgotten the that behind every data point is DNA. Why the human factor in whenever we're thinking AI, what's the difference here.

Pete Caputa:

So I am all for data and automation and analytics, as you know, our software company provides and is an analytics product. We use, we have a team of data scientists building AI models, so totally on board with with automating and using AI to make your automation even smarter, right and serve customers in a more personalized way. However, the more that we do that, right, the less flexibility usually is in our system. You know, I have a financial advisor. And he knows when I want to retire, and he knows what my my income is. And he just walked me through like five different options the other day. And he he allowed me to ask questions out of order, right. But he also came in without as an agenda and say, here's the things I recommend you do based on your personal interests and goals. Someday, maybe that'll be more automated. But those are pretty big decisions about my son's education, my wife and I's retirement, our ability to help family when needed, like all of these things factor into it. And so I just don't, I just don't think I would personally trust a robot to that.

James Robert Lay:

Well, you bring up a great point. These are big decisions. And I think there's a strong correlation between SAS and financial services. And here's why sometimes these are complex buying journeys on the SAS, there's multiple people that have to buy internally. But while financial services, you might not have multiple buyers unless you're dealing in an SMB space, but on the retail side on the consumer side, it's a very complex journey. Money is already inherently complex money has a high cognitive load, if you will. Yep. And so I just wanted to make that connection between the buying cycles here and when humanity You can be interjected as an Obi Wan Kenobi or a Mr. Miyagi to the Danielson or to the Luke Skywalker, right?

Pete Caputa:

Yeah, no. I think in general, at any point that a human needs it, they should have a human that they can talk to that has trust and credibility and expertise. Right. It's interesting

James Robert Lay:

that you say, I want to hop in, though, on that for context here for the for those watching and listening. Whenever someone, can you repeat that actually to set this back up? Because what you said I think was so it's such a key point to pause on.

Pete Caputa:

Yeah, I think so no matter where somebody is in the buying process, or in the already bought process, right to their customer, I think there should be the option at any point for them to say I want to talk to and work with a human. So technology might be enabling that service. It should be right. But

James Robert Lay:

But here's, here's the, here's the context. If you're watching and listening, think about your bank or credit your website, even your FinTech website, the primary call to action is to apply or open an account. How easy is it though, for someone to say I need to talk to someone? Where do they have to go? Typically, you got to go to three or four clicks deep? Exactly. One of the things that we've done within our own methodology is right below the primary call to action, we put out what's called a secondary CTA, which is request a call back in around 30% of people to 40% of people that request a call back and go through that funnel, if you will, they end up actually going on to convert. So it's capturing kind of that consideration stage that for the majority of financial brands, when we diagnose and assess them, they don't have that button or that transitional call to action to connect with the human being.

Pete Caputa:

Right. Yeah, I'll give you a good example. I don't like to share my banking information. But I used to use Silicon Valley Bank. And then one, well, you know, I'm sure you know, this there. But then one day, I saw the news that they were shutting down. And therefore I didn't have access to any of our capital. So I learned the lesson to spread our work company's working capital out across banks. And so I was in a mad dash scramble with, you know, the co founder to figure out like, what bank should we try to move money to, if we can even move money, right. And we ended up settling on a digital first bank and an old, a very traditional large bank and, and keeping the money. But that tradition that that Digital First Bank is, is our is where most of our business went, because I could open that account quickly. And I could get a hold of someone very quickly to solve the immediate question I had, it's literally took like, two months to get to the point where I could even deposit money into the other bank. Now, that bank, that second bank is not going anywhere. And so keeping money there, and they have, they are part of our business. But I think that illustrates the point that when somebody needs something, you need to be available to them, make it as digital as you can, because that will get them in and help them serve themselves as much as possible. But you got to be available, you got to answer the difficult questions. And that bank did did an amazing job at that. And they are under business.

James Robert Lay:

That's a fantastic real life example, particularly on the the SMB side of things of how important humanity comes back into play. Within this conversation, I want to come back to collaborative growth here. What's the practical example of of what this could look like, for a financial brand, bringing their marketing and sales teams together, to co create to collaborate to create value for prospects, even for customers for members to deepen share of wallet, maybe it is through local market research either on the consumer side or the SMB side, maybe both? What's a practical way to think about this.

Pete Caputa:

Um, so we have a bunch of methodologies that we've developed based on different marketing tactics or marketing channels. The key with collaborative growth, though, is that it's really channel and tactic agnostic. The key is just the way you approach it. So if you're gonna write a blog post, don't sit down and write a blog post, got an interview five experts on the subject or 50 customers on the survey 50 customers on the topic, and then write a blog post with data backed insights and insights from external experts that people know and trust, right? If you're gonna put together a video for you to go interview three people on a subject and splice together their thoughts in a cohesive manner, right? If you're going to run a survey, in order to publish a report, you know, obviously go and get 100 A few 100 responses before you do that. And so it really doesn't matter what type tactic you use. Where I think most marketing teams miss out on is, is doing that market research and using that to inform not just what content to produce, but also to inform the actual voice of the content and the perspective of the content. And so usually we advocate people gathering data from their market and publishing that as a way to do a few things engage people that you either have as clients or customers, as well as engaged prospects, because if you're going to ask them to complete your survey, that's an easy way to engage them, were to show them that you actually are pursuing knowledge and pursuing insights that you can they can the that they might be interesting to them, and that you can share with them. It's also a way to engage them by producing that content sharing it, a lot of times we'll actually quote, some of the contributors will ask them for quotes that we can include in the report. So instead of the report being about our perspective, it's the perspective true perspective of the people that we're serving. And so I usually recommend that I think a lot of bigger companies do market research in order to like, learn things to make decisions. But this is a different way of doing market research for content marketing, that allows people to learn things that are interesting to their audience, and then feed that back to them. And that process kind of creates expertise, if you think about it, right? Because you're an anyone with any amount of expertise, as long as you're curious. And a little creative can come up with a questionnaire, run that survey and all of a sudden, all those people that took that survey, look at that one person that put it together and say, oh, this person has expertise in that subject. This is a way of creating expertise.

James Robert Lay:

It's interesting. You're talking about just going out and having conversations with the marketplace. Yes, I often find that marketing teams have not done that before, or they don't do it. It's that systematized or operationalized. In fact, because I think of things on a 90 day cycle and banking on change, I'm writing around the 90 day growth methodology. And if you made a commitment to focus on one area, maybe it's around a product line, maybe it's around a particular market segment. And going out and having these conversations, running these surveys doing these interviews, I think it's also doing something very interesting is coming back to this idea of narrative and story, playing the role of the helpful guide, you're inviting the market to become a part of the story. They're no longer a observing the movie, they're in the movie. Now.

Pete Caputa:

That's right. That's right.

James Robert Lay:

And what what are the mindsets that are needed for this, because when I think about particularly within financial services, when you recommend doing something, quote, unquote, new and progressive, it's often met with concern. It's really just it's fear of the unknown. But deeper than that, it's more of a

mindset perspective. You and I think we're even, you know, talking the other day on LinkedIn about just, we both are naturally curious. We both have growth mindsets, I think it's just ingrained in our DNA. mentality, right? Yeah. But what are the mindsets needed for collaborative growth?

Pete Caputa:

I laughed when you said that this is new. And when you say new and aggressive. That's it running surveys and creating content was new and progressive. But I hear you, I get that it's not part of the playbook for more traditional businesses have been around for a long time. Yeah. So your question, though, is was what...

James Robert Lay:

Mindset, like, what are the mindsets that are needed to establish the behaviors and the habits, I guess.

Pete Caputa:

First, you got to be a little bold baby. And then say, Hey, we're gonna do something a little different this quarter. And we're going to talk to customers get mind blown, right? And that'll inform our marketing strategy. Instead of like, Hey, we got this promotion for this new product that we randomly drew out of a hat. This quarter, or the CEO said, Let's do mortgages now, right? So yeah, so I think crazy, go out and talk to customers, you can still do it on mortgages or go on or home improvement loans, or whatever you want. But, but pick something and go to talk to 50 customers or 50 prospects or 50 people in your market. I was talking with

James Robert Lay:

Derek Sutton about this over at auto books. And he was actually no, just go talk to 10 people who opened account in the last month and why they open the account. Where'd they come from? What What were they? What were they running away from and what are they running towards? You know, why? Why are you so not like you said we not progressive? I mean, this is natural for a lot of other verticals, but it's just not one that I see specifically within fin surf right now.

Pete Caputa:

Gotcha. Yeah. So to answer your question on the mindset, I think go back to what I originally said in the very beginning of the podcast, you have to be open to the fact that you You don't have all the answers, and that you'll go learn something from someone if you talk to them. And that will change. It may may change or tweak your perspective 2%. But you're still going to learn something, you got to be open to it right? You got to seek that knowledge. I think that's the first mindset. The second, the second mindset is that you kind of have to be willing to publish stories and share stories about your customers and about your prospects, not about your products. Right? Because if you're just talking about your products all day, like you're not differentiating yourself. But if you talk about the stories of how you helped a customer or data about, you know, home renovation trends in your area, like you're going to get people interested in that can be much more interesting. And it's still related to your products. Of course,

James Robert Lay:

this could also expand into PR opportunities at a local market level. Yeah. And then that would then perhaps yield to interviews other podcasts and there's it's it's almost like a flywheel. It seems like once you get this going, then it opens up new opportunities and new opportunities.

Pete Caputa:

Yeah, so we're obviously doing this to market our own business. I literally booked seven podcasts last week. Now some of them I had, like, pushed off. Because I was too overwhelmed to do them at the time. But like, yes, there's always those opportunities. And the other reason to do this is actually SEO. So what Google wants, if you go go read their guidelines, they will tell you that they want data backed content, content is backed by data has data in it, they want real stories, original stories, not fabricated, not how tos. And they want multiple perspectives from multiple people. If you read their guidelines, you will literally see that I'm paraphrasing a little bit, but you will literally see that that's in the guidelines. And so if you produce content like that, that has data that you gathered original data, and has quotes from other people, you are more likely to rank. The other reason to do it for SEO is that people actually link to that they'll cite that data, see it cite that data, because you're the original source of that insight, right? We're in the middle of doing a survey, I might get these numbers wrong. So don't quote me on business outlooks. And we've only gotten I think, like 80 Some people to respond so far. But one of the questions we asked them, Is your marketing budget bigger or smaller? And by how much? And only 34%? I think 34% had a higher budget. The second question we asked is, Are your goals more aggressive this year higher or lower? 67% have more aggressive higher targets, right? bigger goals, smaller budget, operating either with a lower or same budget, a lot of them are lower, and 67% have a higher expectations higher goals. And so imagine how many people are going to cite that once we actually publish it right? We have a few 100 people to respond that and I don't know if those numbers will hold up. But I guess they might guess they would say well, and there'll be people citing that's really good data. I don't know of anyone else that's gathered that those two stats together No. And as a result of we've done this 1400 times, by the way, we've crowd sourced content and run surveys and written 1400 articles as a result of doing this process for over the last six years. As a result of doing that our domain authority from an SEO perspective is much higher than our competitors. Because all that content attracts links, because people cite our data. They're constantly linking to their data. And that sends a signal to Google that our content is has more authority than our competitors content, getting those third party products in our product pages ranking well, right and capturing leads as a result of that. So. So doing this, this kind of content will actually lead to better SEO results as well.

James Robert Lay:

I want to pivot the conversation just a bit as we start to wrap up here. But it's in line with collaborative growth. And I have a hypothesis that leaders, lenders, advisors that are establishing building and leveraging their own personal brands have the potential to outperform particularly within social media channels that have the corporate brand. That's another key theme or key thesis that will be in banking and expertise. Now you've been doing this leading the way data box, particularly on LinkedIn. What's why? Because I mean, think about this, like I can hear a CEO at a bank or credit. You're like, I'm so busy. I don't have time for this. But your CEO,

Pete Caputa:

I don't have time for it either. But I make time because I can generate leads for our products at will. If I needed 10 leads in an hour. I could go get them just by publishing and interacting with the people that interact with my content. And I build processes at this point in a team I Um, so that I don't have to write the first draft of my content. I don't have to connect with people on LinkedIn, I don't have to do all the

follow ups. And I certainly don't have to jump on a call, I have somebody you know, that can handle different parts of that process, or do handle that different parts of that process. So it was a matter of, at first I did at all, you know, trying to run a company and figure it all out, because I felt like I had to figure out the processes and the systems and where to spend time and what to do. But now I have a team of people that are helping me and I can spend an hour or two a day and generate hundreds of hundreds of qualified leads for our business.

James Robert Lay:

That's, that's something I want to pause on, you can spend an hour or two a day on LinkedIn. Don't just think about ROI at this point. Also think about return on time. Because you have a time multiplier here, particularly as you're building your brand personal brand on LinkedIn, the in its influence, it's once again, it's almost like what is old is new again, it was the old Dale Carnegie's book, How to Win Friends and Influence People. Yes, it's the same same idea here. What would your recommendation before a leader or a lender even and there are a few lenders in the space, particularly on the SMB side, and then on the mortgage side, who are leveraging these platforms like LinkedIn and Tiktok, and Instagram? But for someone who is like, I don't know, convinced me convinced me, Pete, to make this investment of time, if you will, because that's really all it is. And then you build the system, the process behind the scenes. And I think you said that so well is you had to experiment and play. But that's a Spoken like a true entrepreneur. Like there are three levels of this that I learned from Dan Sullivan over a Strategic Coach, you make it up, then you need someone to make it real. And then you need someone to make it repeat. So you made it up.

Pete Caputa:

I like that. I like that. Yeah.

James Robert Lay:

They make it make it up, make it real, make it repeat.

Pete Caputa:

And I might borrow that Dan Sullivan. Yeah. Yeah. So convince someone to do this. They're like, they just have to open their eyes go follow a bunch of people that are doing this, follow me follow you go and follow people in their space people outside their space, they will see that there are people on LinkedIn, 10 years out of college, making a million dollars, getting hundreds of comments on their posts, selling sponsorships for the newsletter, landing consulting engagements where people are raising their hand saying I want to talk to you. And that's just consulting. That's like, we're a I'm a software product. We're generating hundreds of calls from my sales team as a result of me and a handful of my team members posting right there just on LinkedIn. And so I think they just have to kind of open their eyes. But the logic for me, originally at least was that digital marketing has shifted from being I think website centric, to social, media centric, other platforms. Really. Yep. And, you know, nobody goes in hangs out on your website. Lots of people go and hang out on LinkedIn. Lots of people check in on LinkedIn once a week, maybe once a month, but they're doing that way more than they're going to your website. Yep. And that's true of LinkedIn and tick tock the amount of time we spend browsing, excuse me, tick tock or Instagram, like it's just ridiculous watching YouTube search or Google. Like there's, there's lots of places other than our website that people are going to Yep. And the way I look at it is like, if you rewind the clock, like 25 years, and somebody said to you, if you film a good ad, I'll play it for you as many times on the T on our rotation and on TV, as you want, right? Cable Channel came to and said, Yeah, distribution is

free, you just have to film a really good ad. You'd be crazy not to do that, right? And that's really what social is. It's like you literally as long as you do something good and interesting and entertaining, etc. You get to post it, you get completely free distribution. Yeah. So I think there's just too many it's like too easy. So from a CEOs perspective, I think they're foolish, if they're not training their lenders, their loan officers, whoever you mentioned, to go and do this stuff. Yeah. And encouraging them to do it, rewarding them to do it for doing it. And then I think if you're a lender or you're in that frontline role, and you're not doing it, like you don't care about your career, right? Like you're you are not putting in the right work to build your career. My cousin one of the last few years he started a realty business. He's one of the top Realtors in Philadelphia now, he was able to switch from one real estate office to another without losing a beat. Because his reputation of course, and his social media presence is what allowed him to just do it right. And it's not just him. He brought his team of five people over to this new real estate office because he had his own following and could pull that off.

James Robert Lay:

And in that right there, you got Joka Sia, you've got Keith Costello over at La Reality bank and digital bank out of Florida, I think it's a matter of being aware. And then putting in the practice putting the reps at building the consistency, building the habit. The hardest thing a lot of times is just to get started. But once you get started, then it just becomes part of the daily routine. And it's not, it's not 1999 anymore. It's not 2009 early social media anymore. I think your point back to people are hanging out under websites or hanging out on social media, that's where the awareness is happening. You're helping first though, you're giving more than you're going to receive. But then, you know, you look at the the long play with this. It's about placing micro deposits into the trust funds of people that sits between their ears, it's gonna pay dividends.

Pete Caputa:

Your fault for putting in financial terms your following is an annuity right? Yeah, it compounds it.

James Robert Lay:

It really does. Let's wrap up on a practical point here for someone to get started with what we've been talking about here today around collaborative growth, what would be one small simple thing that they could do today to get some momentum moving forward?

Pete Caputa:

Yeah. So this will be relevant, I think you'd be the CEO or the lender, wherever you are in the, in the hierarchy. org structure. Pick one of your best clients this week, and call them and say Hey, can I interview you over zoom, record it and then take some pieces of that what you share with me and write a quick story for my LinkedIn profile, I will mention you I will mention your business will say positive things of course, about you and your business and your experience of working with me. And, and event take and write 300 words on that and, and publish that. And then ask them to just share it around with whoever you know, some other people in their networking groups, maybe their mom or their, their spouse, but whoever might be relevant and, and be proud of, of hearing that story super, super valuable, you strengthen that and cement that relationship because you're gonna have a nice positive interaction, they're gonna tell you tell their story, you're gonna help them tell their story to their contacts, you're gonna be telling your their story to your contacts, which helps them and and that'll help you get started. That's networking in the in the digital world. It's really simple. Do that once a week. And call me in for weeks. That doesn't help you land at least a handful of good conversations with potential clients.



James Robert Lay:

I think that's it. It's it's leads to the conversations that leads to the connection, it all comes back to people and humanity at this point, Pete, thanks for being a good human being it's been a great conversation today. What's the best way for someone to reach out connect with you and the work that you're doing over data box to say hello?

Pete Caputa:

Yeah, so I'm on LinkedIn, Peter KAPOOYA. On LinkedIn, pretty I think I'm the there's one other guy in Germany, but you won't mistaken for me because because my profile is a lot more active. So pretty unique name, check out data box, we also have a free product, which you've been using called benchmarks. benchmarks, that's available benchmarks that database.com In partnership with you, we've actually built a digital marketing benchmark for for digital banks and credit unions. So if you want to see how your Google Analytics, your search console, performance compares to you, I think, at this point, around 30 other digital banks anonymously, of course, contact James Ryan will put you in the right direction.

James Robert Lay:

I'm gonna level that up. I think that's a practical opportunity for a Community Financial brand to do a local market study with small to midsize businesses in their markets. That's it. I think that's that's the that's the level up right there. That we can all take going forward. Pete thanks for joining me for another conversation this blog. A lot of fun today, buddy. You too, James. Great as always, as always, and until next time, be well, do good and be the light