

Natasha 00:00:00 We have 140,000,000 members, and now we have the ability to understand and ask them what they want and actually get it done for them.

Matt 00:00:09 To thrive in a rapidly evolving landscape, brands must move at an ever-increasing pace. I'm Matt Britton, founder and CEO of Suzy. Join me and key industry leaders as we dive deep into the shifting consumer trends within their industry, why it matters now, and how you can keep up. Welcome to the Speed of Culture.

We are live here at CES in Las Vegas. And today, we are thrilled to welcome Natasha Madan, the head of marketing at Intuit Credit Karma. Natasha is a growth-focused marketing leader with deep experience spanning Amazon, Meta, Nestle, and other high-growth startups. Today, she leads end-to-end marketing for Credit Karma, driving financial progress for more than 150,000,000 members through data, AI, and a deeply consumer-led strategy. Natasha, thanks so much for joining today here at CES.

Natasha 00:00:57 Thank you. Pleasure to be here.

Matt 00:00:58 Absolutely. So when you come to CES every year, obviously, it's such a busy time. It's not exactly the most convenient time to be away from the office for a week. Why is it valuable to you, and why do you take the time to come here to Las Vegas?

Natasha 00:01:08 I think it's a great time to look at what's happening around us. We get so focused on what we are doing and what we are building, but to, like, really widen your perspective in terms of what's happening in the world—even learning from our agency partners, vendors—has been just so great.

Matt 00:01:22 Absolutely. And from your seat in terms of overseeing the Credit Karma brand, what are some of the evolutions and innovations you're seeing here at CES that are most interesting to you?

Natasha 00:01:32 I mean, I think everybody's talking about AI. And the way everyone's embracing AI, I think, is a big thing. What we have to really look forward to is how do we differentiate ourselves as we move forward.

Matt 00:01:43 As every software company has to. Right?

Natasha 00:01:44 As every software company. You know, we saw when social media came in, media was democratized.

Matt 00:01:50 Yeah.

Natasha 00:01:50 Like, it was so easy to buy media. There was no divide between a larger company or a smaller company. And now with AI, we are seeing creative getting democratized. You know, we can build creative; we can —people product. So what are companies like ours or

a brand like ours going to do in the future to differentiate ourselves, I think, is the question for us to do.

Matt 00:02:11 And, of course, the biggest moat, I believe, at least, in the world of AI is data. Yes. And with that, Credit Karma sits on top of one of the richest consumer financial datasets in the world. Right? So that, I imagine, is something you're probably thinking about leaning into. Just love to hear what your thoughts are around that.

Natasha 00:02:27 Yeah. 100%. We have 140,000,000 members, so the scale is huge. Right? And we have 14,000,000 monthly active users that come to our platform. We have a lot of daily users, seven to 8,000,000 daily users. So I think what's in front of us is how do we leverage the insights that we get from data and how we can actually make their lives much easier.

You know, we are in the thick of tax season. For example, now, we help our members tell us what's going on in their lives. Like, if you bought a house, for example, there's a deduction, or if they got, like, a new tax document, they can upload and we can actually fill their taxes. And if it's a do-it-yourself tax, you could do it in thirty minutes or less. That's where we are leveraging AI to say it's creating those "done-for-you" experiences.

When they file their taxes, they get their refund; we can tell them how best to use that by putting in a high-yield savings account or paying off their debt. Or if they want to get a car, how would they be able to do that? So there's a lot of that work that's happening, and now we have the ability to understand and ask them what they want and actually get it done for them.

Matt 00:03:36 Yeah. I mean, I think there's such a big opportunity as I think about financial data as a consumer. Right? The world's more complex than ever before. So for example, you might be paying for the same Netflix subscription in two different places. Or you may have just incurred a medical cost that your health insurance provider provides. Or you might have a Chase Sapphire credit card, and you just paid for a hotel, but they reimburse you \$300 a year. Like, there are so many nooks and crannies of every consumer. And the complexity—and I think what Credit Karma can do with all this data—is make it simple and unpack insights that ultimately make consumers better pervasers of their financial situation.

Natasha 00:04:16 Yeah. 2000%. You're right. We are able to, like—but there are over 80,000 data points that we have.

Matt 00:04:22 80,000.

Natasha 00:04:23 Yes. And our models are built to personalize information for them, understand what their intent is. If they're coming to check a credit score, we better give them the credit score and also tell them how they can build their credit.

Matt 00:04:34 Right.

Natasha 00:04:34 If they're coming to get a credit card, we tell them what are their best credit card options and give them advice and actually get them to help get the credit card. So we understand what they're aware of and provide them with those personalized solutions. I think as we look forward, we would love to understand how do we connect the dots—I mean, with being what their financial journey is. We are very good about giving them the next best action, moving them along their journey, but really understanding what their long-term goals are and being able to help them drive towards that would be the next frontier.

Matt 00:05:05 Yeah. It's interesting. We're seeing the same sort of thing happen in the personal health space where you have this notion of "quantified self". Right? Where it's like you have your Apple Watch, and you have your Eight Sleep mattress, and your Oura ring. Right. And you're tracking all these things, and that data—can unlock insights about your health. I was recently speaking at a retirement industry conference, and I was saying the two actually might collide. Because if quantified self helps you understand how long you're going to live—

Natasha 00:05:32 Yes.

Matt 00:05:32 —and then financial planning is obviously something that's going to support that lifespan. The two—it all might come together as, like, a personal data-driven dashboard of you as an individual and the decisions you need to make.

Natasha 00:05:43 You know, I always say this: finances and health are the two most personal things. So many emotions are attached to it, and they—those outcomes on the financial side and the health side—determine how you live.

Matt 00:05:55 And when people talk about privacy, those are the privacy areas. Right? That's what people care about. They care about their health data, and you being able to have access to that data to be able to make the right decisions in your life. I think is such a big unlock.. So when you think about, I guess, driving the brand forward—because Credit Karma used to just be you checked your credit score.

Natasha 00:06:23 Yeah.

Matt 00:06:23 And then it became more of a platform. And, of course, it got acquired by Intuit—

Natasha 00:06:28 That's right.

Matt 00:06:28 —I believe. And—

Natasha 00:06:29 That's right.

Matt 00:06:30 —now it obviously has its tentacles in many different places. Where are the areas that you're really leaning into for the brand here in 2026?

Natasha 00:06:31 Yeah. Great question. We started out as a credit score provider. Right? And we were very trusted for that. Like, we were really—we were saying—unblocking the financial system, which was a big black box. So making sure our members understand what is a credit score, what does it do for you, and how it can unlock your financial trajectory. But that has become commoditized now.

Matt 00:06:49 Right.

Natasha 00:06:50 So the challenge for us right now is to actually look at a member's entire financial journey and be able to provide them the messaging with the products and the right targeting in terms of what they can do. So right from financial advice—which is not just about building credit, which is really about building a financial health profile for you—and then being able to give you the tools to be able to do those things. We ask members how much they want to engage with it.

So, for example, there are few who would be like, "I want to send it and forget it. You automate everything for me." There are others who are like, "No. I'm going to get into it. This is like health. Right? I'm going to manage this for my own self, and we just need guidance from you." So understanding what they want and what we can give them along the journey is, like, what we are trying to do. My goal here is, from a marketing standpoint, push the original mission, which is very much championing financial progress.

Matt 00:07:42 Yeah.

Natasha 00:07:43 And that means different things to different people. So we are really expanding the brand from a narrow credit score focus to more of a helping them drive financial progress for them.

Matt 00:07:54 Of course, Intuit used to own and oversee a product called Mint—

Natasha 00:07:57 That's right.

Matt 00:07:58 —which I used all the time, and then Mint got kinda discontinued. And then now Credit Karma's kind of slowly taking its place. So is the future to be that individual's kinda personal financial dashboard that does all these things?

Natasha 00:08:09 That's exactly what it is.

Matt 00:08:10 Right.

Natasha 00:08:11 —we really wanna make sure folks can maximize their money outcomes. And there are many ways to being able to do that: consolidating debt, saving on taxes, saving money for the bigger goals—

Matt 00:08:22 —and our investments.

Natasha 00:08:23 Making them—yeah—investments. So it's really from credit building to wealth building. That's what we are building our platform for.

Matt 00:08:29 It's interesting because there's a lot of discussion right now in terms of, like, "What's the future of work? What jobs really matter?". When I think about the financial services space, you think about an accountant that just does somebody's taxes. I personally believe that AI is gonna be able to do all of our taxes for us moving forward as long as you have the data from a platform like Credit Karma.

And you might not need an accountant. So that's great for a consumer, maybe not so great for an accountant, but an accountant needs to figure out: how can they uplevel and be an advisor? But the question I have in my mind is, are we gonna need wealth managers moving forward if all my information is in Credit Karma, and you have 140,000,000 other members' information, and you actually have historical data? You could know, "Here's how you should look at investing. Here's how you should look at spending as a percentage of your income or your mortgage payment." And, really, that data-driven framework—if somebody follows it, they will lead a path towards financial wellness. So just interesting like that. If you become the platform and you have the data, it really opens up a huge opportunity for the brand.

Natasha 00:09:30 Hundred percent. And I also think that you'll always need both. We will need the data to get educated do a lot of things for you, but the need for an expert will always be there. We are seeing in taxes too. We always say it's H.I., human intelligence, and AI, artificial intelligence. You need an expert to say, "Hey. These should be your strategies moving forward for next year—"

Matt 00:09:50 — you think so?

Natasha 00:09:51 —for these. I think you'll need both. I do not think we'll be at a place where we can completely eliminate experts.

Matt 00:09:57 I mean, I—so it all depends upon the differentiated value, because— that's right. Already, if you look at the returns generated by the wealth management community minus their fees, it doesn't even outperform the S&P 500. So even before an age of AI, you have to question it. So I guess my point is: it's a perfect opportunity, and a lot of people can't afford wealth managers. Let's be real. So I think putting that aside for a second, this does create the opportunity for somebody to have sort of a financial consultant in a pocket.

Natasha 00:10:24 This is—uh—you know, and now we talk about that. We wanna be the financial assistant in your pocket.

Matt 00:10:30 Yeah.

Natasha 00:10:30 You gotta be able to do it over your phone. I think it does open up a lot of opportunity for small businesses who would not have access to—they had to pay a lot of money. It's the same thing with a lot of other folks.

Matt 00:10:40 Globally too.

Natasha 00:10:41 Gen Z, Millennials. Like, they are coming and learning, and they're going to social media to learn. They're coming to our platforms to learn. So for sure, it does democratize that information access.

Matt 00:10:51 Yeah. I have two kids in college right now, and, like, I help them get their first credit card set up and help them—and a lot of kids who are going into college and accessing... they don't teach financial literacy in school like they should. And it's so important.

Natasha 00:11:05 It should be mandatory.

Matt 00:11:06 Yeah. And they don't even know what their credit score means. So I know that you have a product called CreditSmart that helps turn everyday payments into credit-building opportunities. Talk to me about financial literacy, the new consumer, and some of the opportunities you think exist there.

Natasha 00:11:20 It's huge right now, Matt. There is so much information that is available on the internet. And we call it the "FinTalk". People go to TikTok to get a lot of financial advice. It's not personalized. And so when they come to our platform, we have an opportunity to understand what their goals are, understand their financial picture. Even when they don't have it, help them build it step by step and do it in a way where it's durable.

We don't go back and say, "Hey. We increased our credit score in three days." Like, that's not durable. How do you actually save money? What are your best financial habits that you wanna be able to build? And can you pay your rent and get credit for that and build credit through your rent? So there's many aspects of building credit that we actually educate and help make it happen for our members, and that's what CreditSmart does.

Matt 00:12:07 And, of course, over time, you're gonna be able to continue to do that in a personalized way as well.

Natasha 00:12:11 Yeah. 100% personalized.

Matt 00:12:13 We'll be right back with the Speed of Culture after a few words from our sponsors. So, obviously, as somebody who heads marketing for Credit Karma, growth is obviously—you know—a big mandate heading into any marketing head's list of priorities entering the year. What does growth look like for Credit Karma, whether it's driving more business for existing users or preventing churn or—or—acquiring new users? How do you stack rank that, and what are some of the strategies you're hoping to deploy in the year ahead?

Natasha 00:12:39 Yeah. Great question. We have 140,000,000 members. We wanna make sure that we are serving them well. It's very easy to go out and get more members, which we are going to do. I think from a growth standpoint, our acquisition is gonna be focused on Gen Z.

So younger consumers—Credit Karma was built on the premise that we were educating younger consumers how to use credit. We built it on millennials: how to use a credit score and get their first credit card, their car, or whatever. But we kinda lost our way a little bit with the younger consumers now, the 18 to 24s. So we are going specifically to acquire those in social channels, being where they are. But the rest—the 140,000,000 members that already come to our platform—we have huge opportunity for them to try other products.

YWe have grown beyond credit scores. We have now CreditSmart. We talk about that. They can pay taxes with us. We have Credit Karma Money account. We have—

Matt 00:13:31 Subscription monitoring tool. Yeah.

Natasha 00:13:33 All of that. So there's an ability to be able to do that, which I think it behooves us as marketers to create those engagement funnels to actually make sure that they are attaching to two or three different products. When they come to even check a score, can we actually have them look at a credit card?

When they come to buy a credit card or take a credit card from our platform, can we have them look at our Credit Karma Money account and see if that would be a place that they would bank for us? So we are working through a lot of—creating a lot of those growth loops for existing members and those funnels.

Matt 00:14:02 Right. And when you talk about Gen Z, of course, they're known as the iPhone generation. The first generation to grow up with the iPhone in the household, and that's their de facto way of consuming content. And when they're looking at their phone to consume content, they're consuming content not from traditional media sources, but from other people—

Natasha 00:14:16 That's right.

Matt 00:14:17 —which is where the creator economy comes in. So, curious to hear how you're looking at storytelling, content creation, and creators in driving growth and—and—going after this Gen Z audience.

Natasha 00:14:28 Exactly. The more AI gets adopted and prevalent—and you'll see that at CES, we were talking about this morning—is that targeting is going to be learned. It's gonna become more and more of a science. Right? Content creation will become more and more of a science. AI is going to be able to generate a lot of that.

Matt 00:14:45 Couldn't agree more.

Natasha 00:14:45 Right? So who are people gonna believe? They're gonna believe people they trust.

Matt 00:14:49 And brands.

Natasha 00:14:50 And brands they trust. Right? So for us, our strategy now is really to invest in micro-influencers and creators because when it comes from them and their communities that they are leading and there's trust within those communities, who they're gonna listen to is going to be less important in terms of what is being said. It's gonna be more important of who is gonna say it.

Matt 00:15:10 Medium over message. Right.

Natasha 00:15:13 So that, I think, is a big focus for us, especially as we connect with Gen Z.

Matt 00:15:17 And how do you drive that type of execution at scale? Because it's one thing to—I mean, when you think about the scale of your business—to be able to create a network of micro-influencers at scale, I would assume executionally isn't the easiest thing to do

Natasha 00:15:31 It's not the easiest thing. It's for us to be able to give them the tools, actually, to be able do that so they can scale. Right. And they can scale their messages and amplify, and we are able to do that. And it's gonna be a part of our media mix.

Matt 00:15:43 Of course.

Natasha 00:15:44 Not be the only thing.

Matt 00:15:45 Of course. And when you think about just storytelling in general and we talk about financial literacy, do you find that just adding value to consumers and creating content that helps them financially is the best way that you can just capture their attention and drive any type of business impact?

Natasha 00:16:02 I do think as long as we are adding value and solving a problem that is important to them, they will listen. And it's important to understand that—for them to understand that we get them. You know, the big part of the brand work we did is what we understood was finance is so personal, just like health is, and it is so deeply rooted in how they grew up. What was the financial institution at home? What are their aspirations? There are folks who may have had an easier life. There are folks who may have not had an easier life. How we talk to them and how we engage with them—how we make them feel seen and heard—is really important.

And it's a very thin rope that we have to walk on. If we say, "Oh, we got this done for you. Don't worry about it," they're like, "You don't even understand my situation". Or we say, "This is really, really hard," they're like, "Oh, I'm very stressed about this. You're making me even more stressed by telling me what—so much work that I need to do with."

So we just have to understand where they are in their journey and how do we communicate with them. And that's a big part of storytelling, is understanding their fears, their aspirations—where they feel guilt, where do they feel shame—and what is our role over there? It's super complex to be able to do that. And, you know, we don't claim that we've figured it out or we understand it, you know?

Matt 00:17:17 Right. Shifting gears as we wrap up here, I'd love to hear a little bit more about you and your career journey. You know, as I mentioned at the jump, you've spent time at Amazon and Meta and Nestle. When you look back at your career journey, what are some of the things that you think you focus on that in the rearview mirror ended up being fortuitous or the right things to focus on just in terms of personal and professional development?

Natasha 00:17:40 Yeah. Great question. I think the through-line for me has been, I was always focused on building the right skill set and maniacally focused on what I don't have. I don't think it's the right thing to do all the time. It's like—I need to build.

So when this was pre-social media... when that came in, we're like, "We need to be at the forefront of experimenting into it." We were at Nestle; ours was the first brand with Butterfinger and Nerds, the Wonka candy, that—we participated in a Facebook campaign. That was the first time we did it. We didn't know whether this would work or not work.

So being able to, like, be adaptable to change, see what's coming new, and being able to participate has, I think, been the through-line for me. I've also really focused on, you may not get the best job or the job that you want all the time, but the job that's given to you—you need to ace it. You can get to the next job.

Matt 00:18:32 Right.

Natasha 00:18:33 And I think what helped me was really getting closer to the consumer at Nestle, because that's the holy grail for—like—really understanding CPG marketing. Right? As you know, is understand the feelings, the aspirations, the fears of our members, and really deeply empathizing with them. That, when you come into the tech world, is such an addition where you are actually using models and science.

Matt 00:18:56 EQ versus IQ. Right?

Natasha 00:18:58 EQ versus IQ. And when you bring the two together, you create breakthrough creative.

Matt 00:19:03 Right.

Natasha 00:19:03 And that works. And that saves money, time, and everything.

Matt 00:19:07 In terms of some of the takeaways you may have from companies like Amazon and Meta where you worked—like—what is it about those cultures or the way that they hire new employees or train their existing employees that makes them so successful?

Natasha 00:19:22 I think at Amazon, I will say customer obsession is actually at the heart of everything. You may be at any other—you may work in any function. It doesn't—you know—in many companies, it sits with marketing, and you're the voice of the consumer. Everyone's focused on customer obsession at Amazon, which I really loved.

And everyone's trying to solve a customer problem through just different—uh—lenses. Right. And we don't settle. We actually bring in folks we think are going to be able to do that, and folks who are actually challenging the status quo has been a big thing. And I think the tech companies that have been successful have brought in people who are more amenable to change—

Matt 00:19:58 Yeah.

Natasha 00:19:59 —and have been able to adopt. They sit there and say, "Well, there is a problem here. I'm gonna go tackle it. I'm gonna run an experiment." And it's easy to be able to do that, whereas in CPG, it's just hard. You try to change something; you have to get distribution, get on shelves.

Matt 00:20:13 It's the physicality to do it.

Natasha 00:20:15 And it gives you a month before you get any kind of data back. You know? So—

Matt 00:20:20 That's why understanding the consumer is so important. So you bring something on the shelf, it better be right.

Natasha 00:20:24 It better be right. And you're spending all of your capital in—like—predicting what that future can be, and you do it by understanding the customer deeply. Here, if you come into tech, you can just experiment and see if something's working or not. But imagine when you bring the two together you just become that much smarter.

Matt 00:20:41 Yeah. I love that. That's a great framework. So to wrap up here, we always ask our guests if there's a saying or mantra that helps—kind of—encapsulate their professional during the day, and I just wanna know what comes to mind for you.

Natasha 00:20:51 I think for me, I always say: "If I don't drive, I will be driven." So I need to drive.

Matt 00:20:58 So what does that look like for you?

Natasha 00:21:00 Being proactive.

Matt 00:21:01 Yeah. That's huge. Taking initiative. Right?

Natasha 00:21:03 Taking initiative, looking around the corners, making sure you have an amazing team that can tackle the here and now so you have the ability to look across and look around the corner, and you're more prepared for what is to come next.

Matt 00:21:17 You want them to take initiative too. Right?

Natasha 00:21:20 Exactly. And I think if we do all that job well, we are already ahead of the curve. So we are not reacting. You have to play offense. You cannot play.

Matt 00:21:28 I think a lot of younger people in the professional world just wait for permission because they don't wanna disrupt the status quo. But I think, especially in a world like now—and you see this evidently at a place like CES—the world is changing so fast. And by the time you get your permission, it's gonna be too late. And you just have to dive in. I think for younger people, the biggest risk is not taking one.

Natasha 00:21:49 Correct. 2000%. I think there will be no room for reactive.

Matt 00:21:54 Right.

Natasha 00:21:55 There has to—

Matt 00:21:55 Waiting to be told what to do.

Natasha 00:21:56 Waiting to be told. You have to jump in. And in companies like ours, I am looking for folks on my team to tell me what we are missing.

Matt 00:22:03 Right.

Natasha 00:22:04 What's missing, and how can we build products that are different? How can we build messages that are different? And if I don't hear that—like—then we are not pushing ourselves.

Matt 00:22:12 That's right.

Natasha 00:22:12 And if we are afraid of failing, we are not pushing ourselves enough. So that is a given, I think, for now.

Matt 00:22:19 I love that. Well, you heard it here, everybody. "Drive or be driven," and it's clear that Natasha here is doing the driving of the Credit Karma brand. I just wanna thank you for taking the time today during your busy CES week to chat with us today.

Natasha 00:22:31 Thank you. It was amazing chatting with you.

Matt 00:22:32 Absolutely. It's been a great discussion, and there'll be more here. We are live here in Las Vegas at CES. On behalf of the Suzy and Adweek team, thanks again to Natasha Madan, the head of marketing at Intuit Credit Karma for joining us today. Be sure to subscribe and review the Speed of Culture podcast on your favorite podcast platform. Till next time. See you soon, everyone. Take care. Bye-bye.

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