

Rustom 00:00:00 During World War II, the Allies flew this bomber called the B-17. Very successful. They made about 12,000 of them. 8,000 came home. 4,000 never returned. Tragically lost in combat. So the 8,000 that came home, researchers plotted bullet holes on the fuselage and wings, and tail and said, "These are the places most likely to get hit. We should reinforce them." And that sounded logical until one person said, "Wait a second. That doesn't make sense because these planes came back home. We should be reinforcing the places that were not hit because you know the ones that went down, that's where they took the hits." And I feel AI and marketing, that analogy holds true. What I'm seeing today is a lot of reinforcing what works, and that's a good thing. But I think the real opportunity for marketing is what we couldn't do pre-AI.

Matt 00:00:51 To thrive in a rapidly evolving landscape, brands must move in 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 in Vegas here at the Speed of Culture podcast. And today, we are thrilled to welcome my friend Rustam Dastoor, the EVP, head of marketing and communications Americas at Mastercard. Rustam continues to help Mastercard stay culturally relevant—more recently with its Cannes-winning Gaga campaign and its leadership across sports, music, and experience-driven marketing. Rustam, so great to see you here in Vegas.

Rustom 00:01:33 Likewise. Thanks for having me.

Matt 00:01:34 Yeah. Absolutely. It's such a great way to start off the year being here at CES. Just being here and part of the energy obviously gets you so motivated to dive into the year. Are there specific things here that you're particularly excited about?

Rustom 00:01:47 Yeah. Tons. You know, I've started realizing that marketing is as much about technology as anything else. Yeah. Today, you can't sort of separate marketing from technology, marketing from data. So what better place to kick the year off? You know, first week, you're here in Vegas, Consumer Electronics Show, and just get a sense of what's out there and what can inspire us to do cool things this year, next year, and—and onwards.

Matt 00:02:09 And, of course, when you talk about marketing and technology, you can't put a sentence out there without mentioning the letters A and I.

Rustom 00:02:14 That's right.

Matt 00:02:15 So I would love to hear what your take is in terms of how AI has evolved. We spoke about six months ago, and it's only gotten more, you know, central to the marketing framework moving forward. What is your overall take on where AI is today here in 2026 in terms of the way brands should be thinking about marketing and where you think it's headed?

Rustom 00:02:35 Look. It's a super exciting moment for marketers and marketing and for brands because we're at this pivotal moment where, once again, everything's gonna change. Yeah. It's not an exaggeration to say that. The last time we had this moment was, like, twenty-five years ago, with the digital revolution happening. Right? It's interesting to hear the conversations around the marketing community. It's a lot about workflow automation, process improvement, efficiency, which I think is great. But I do think there's a risk that we're not seeing the forest for the trees.

Matt 00:03:05 Okay.

Rustom 00:03:05 So let's take a step outside the category and then come back in.

Matt 00:03:09 Sure.

Rustom 00:03:10 Have you heard of this concept called survivorship bias?

Matt 00:03:14 Vaguely. Vaguely. I vaguely remember us speaking about it.

Rustom 00:03:16 But yeah. Sure. So let me tell you a little and unpack it a little bit for you and the audience. Survivorship bias is a concept that came out of World War II. Right? So during World War II, the Allies flew this bomber called the B-17. Very successful. They made about 12,000 of them between 1936 and 1945. 8,000 came home, 4,000 never returned, tragically lost in combat. So the 8,000 that came home, researchers plotted bullet holes on the fuselage and wings, and tail, and said, "These are the places most likely to get hit. We should reinforce them." And that sounded logical until one person said, "Wait a second. That doesn't make sense because these planes came back home. We should be reinforcing the places that were not hit because you know the ones that went down, that's where they took the hits."

And I feel AI and marketing, that analogy holds true. What I'm seeing today is a lot of reinforcing what works. We know copywriting works. We know art direction works. We know market research works. Let's just automate it, make it more efficient, which is an end in itself, and that's a good thing. But I think the real opportunity for marketing is what we couldn't do pre-AI.

Matt 00:04:25 Right.

Rustom 00:04:25 What AI will allow us to now do that we could not—

Matt 00:04:28 The blue ocean, so to speak.

Rustom 00:04:29 So to speak. So we don't wanna get trapped in the survivorship bias moment. We wanna start thinking about what can we now do that we could never do in the past. And I think that's where the game really is.

Matt 00:04:42 So how do you, as a leader, get your teams to think differently? Because you're right. We are sort of in this hamster wheel, if you will, to continue to optimize and look at what's working. But to zoom outside that and say, "Wow. What are the completely new possibilities AI can unlock?"

Rustom 00:04:57 That's right.

Matt 00:04:58 I would imagine it takes a new way of thinking and a new way of leading.

Rustom 00:05:00 It does indeed. To your point is absolutely spot on. It takes a new way of thinking because, for me, where marketing adds real value to an organization is that we're closest to the consumer. We're the eyes, ears, sight of the company in the outside world. Today, your cell phone probably knows more about you as a consumer than your wife and kids do. There's just so much data available. Marketers should really be able to harness these data streams to get signals, bring them into the company, and then have those signals shape product development, pricing, loyalty, and, of course, selling. We could not do this pre-AI because when you've got a scale business like we have, there are just too many people with too many individual personalized journeys that we could not turn those into identifiable signals that could drive business outcomes.

Matt 00:05:50 And personalization is really a huge unlock there.

Rustom 00:05:52 Personalization for sure. But more than personalization, to me, it's about hyper-relevance.

Matt 00:05:57 Right.

Rustom 00:05:57 I can personalize for you and yet miss the boat because I'm not relevant. Right? So what relevance does and AI can help with is making it very, very motivating for you to take a course of action that I want you to take. So I think that's a step change in the way marketers have to think and act. And I think AI can really make that big unlock that we haven't been able to do before.

Matt 00:06:21 So, where does the magic happen? So, say, you have access to all these signals on a consumer, on Mary Smith, who lives in Chicago. Right? So you have all these signals. You're right. Mobile device is a great source of it. How do you make sure that the application of those signals aren't just personalization, but actually do unlock relevance?

Rustom 00:06:41 Yeah. Look. What is relevance, firstly? Right? Relevance is location. Relevance is mood. Relevance is need. So you have now multiple datasets to give you clues about—

Matt 00:06:51 Time too.

Rustom 00:06:51 Time is another one.

Matt 00:06:52 Money is another one.

Rustom 00:06:53 Yep. But the reality is in some cases, you have first-party data. In some cases, you don't have first-party data. But what AI can allow you to do is start parsing out datasets, aggregating datasets, and out of that, helping you build structures, systems, practices, campaigns that are far more motivating than what we have today. We're also able to test and learn and move in a very agile manner—.

Matt 00:07:17 Sure.

Rustom 00:07:18 —than ever before. So, for instance, twenty-four hours ago, I was in New York. Today, I'm in Vegas. The weather in New York was cold and snowy. The weather here is dry and slightly warmer. Now that is a contextual difference that a marketer would not know about me in the classical traditional sense. But looking at AI data streams and where I am and what I'm doing, you can instantly cater to my need here today relative to what it was twenty-four hours ago and what it would be twenty-four hours from now. That is relevance. That is what marketing now has to move towards. Yeah. So that's, I think, the difference that we now have to start teasing out.

Matt 00:07:54 And, obviously, a big part of that approach and unlock is creativity. And there's so much talk about what the future of creativity looks like in the age of AI. Because, of course, if I wanted to have a bunch of dancing pigs out there in front of the Bellagio Fountain, I don't have to figure out how to have the right shot, so to speak. I just have to have the idea, and I can prompt it, and I can see it, and I can optimize. And that's different than what creative used to mean because it used to be as much about how to solve the problem as it is about identifying the problem to be solved. But now I think it's much more of the latter.

Rustom 00:08:26 Yeah. Look. Technology is an incredible competitive advantage until your competitor has it too. So—

Matt 00:08:32 Right.

Rustom 00:08:33 If you and I are sitting here today, you've got technology assisting you and I don't, I'm in trouble. You're gonna win. But once I get the same technology, then it comes back to humanity. Yeah. Then we go full circle, yeah, and come back to the old ways of doing things, which is: how do I outthink, outcompete, out-act you? I don't think this is ever gonna go away. So there's a lot of talk about whether humanity just disappears in an AI-enabled world. I don't believe that for a very simple reason that human beings are wired for human connection. We create all these complex connections amongst ourselves. Right? Language, religion, marriage, nationalism to bind us together. I don't think AI is gonna unbundle any or all of that. So I think once the technology becomes table stakes and everyone has it—

Matt 00:09:19 —which is—we're already basically there. Right?

Rustom 00:09:21 We're basically there.

Matt 00:09:21 Yeah.

Rustom 00:09:21 It's the new pen or the new tool. And now we've gotta be practitioners at using that in more creative ways. So I'm not of the opinion that humanity would just disappear.

Matt 00:09:35 Well, that's good because I like spending time with people like you. So we're kicking off the year. And if you are going to set an organization that can take advantage of this and lean into humanity, what are some of the skill sets, especially with some of the younger marketers that you bring on your team, that you really look for as people that you can really gain conviction that "these are people I'm gonna make bets on" that I can future proof my business moving forward?

Rustom 00:09:55 Look. We started talking about this a few minutes ago that we're at this pivotal juncture. Right? It is not an exaggeration to say the world five years, ten years from now will look very, very different. Mhmm. We don't know exactly what that AI-enabled world will look like. What we do have some certainty about is to succeed with AI, you've gotta be able to succeed with data. So, for young people today to really understand data is critical. How it's collected—

Matt 00:10:20 I couldn't agree more.

Rustom 00:10:21 —how it's sorted, how it's stored, how it's deployed, what it enables. If you're a young person looking to get into marketing or anything for that matter, at this point in time, learn how data works. That would be my advice.

Matt 00:10:33 And, of course, in your role leading marketing at Mastercard, you are in a very envious role when it comes to data. Yeah. Would love to talk a little bit about Mastercard, its business model, and how you're leveraging some of these trends and tools that we're talking about to really drive the brand and business forward.

Rustom 00:10:50 So we don't hold any first-party data; that stays with the bank. I always have to start off with that caveat. What we see is data in aggregate and data anonymized. We process about 150,000,000,000 transactions a year, so we have a great depth of aggregated, anonymized data. And that data allows you to see trends. It allows you to see spending patterns. It tells you what the health of the economy is. It tells you where consumer spending is going, what segments in society are spending more or less, how corridor spending is working. So AI can only help make that sharper and then help businesses that leverage that data smarter in how they go to market. Got it. So that is our view with—

Matt 00:11:29 —how we treat data. So based upon that, what are some of the things that aggregated data has uncovered that has led you to kind of make bets in certain areas, especially when it comes to injecting the Mastercard brand into consumer culture?

Rustom 00:11:43 So one of the trends we've seen post-COVID is a higher propensity for affluent people to spend. Mhmm. So that then shapes product portfolios. So there are more affluent products now that issuing banks, whether ours or competitors, are issuing out there. Yeah. Those propositions have become more meaningful.

Matt 00:12:00 More expensive too for the consumer. The annual fees are more expensive. Bigger rewards.

Rustom 00:12:03 That's right. And the reward structure is commensurate with the fee increase.

Matt 00:12:07 Yeah.

Rustom 00:12:08 What we're also seeing is that people are cash-rich, time-starved. So even the benefits evolution that's happening on card products, etcetera, is more towards time-saving—

Matt 00:12:17 —the affluent consumer.

Rustom 00:12:18 —for the affluent consumer. At the base of the pyramid, at the more everyday spend level, you're just seeing more ways to pay. You're seeing more propensity with the likes of an Apple Card or an Apple Pay. You're seeing more contactless usage. You're seeing more cards on file. You're seeing more ecommerce spending. So these are all things that then shape how we as a business and we as a marketing organization evolve our processes and practices.

Matt 00:12:42 I mean, it's interesting. Is that a good thing for the Mastercard business model that you have more ways to [pay]? Because it used to be you just wanted your card in someone's wallet. But now that's really not really the balance you're trying to win.

Rustom 00:12:52 For us, the more ways to pay, the better. Uh-huh. As long as the payment is a digital payment, anything that gets you away from cash is a good thing for us. Yeah. And remember, consumer payments is only one element of our business. Another massive element of our business is commercial payments: money movement, wire transfer, small business enablement, cybersecurity, data and analytics. So we look at the entire value exchange between how people get paid and pay and try and find: where is our role in this in making it safer, simpler, smoother?

Matt 00:13:22 Right. One thing you talked about was the—especially the affluent consumer—they're cash-rich and time-starved. And one place they are spending their discretionary expenditures is experiences. And we've seen a huge experience boom, yeah, post-COVID. Yeah. And I know that Mastercard has really leaned into, yeah, experiences under the priceless banner of the brand. Why are experiences something that continue to be so important for the Mastercard brand? And what are some of the areas that you think have been really effective in terms of consumer passion points?

Rustom 00:13:50 Sure. So, look, experiential marketing is something we've been doing for a while now. What we found is the traditional advertising sort of had its moment, and then the efficacy of it started declining. So you were buying a lot of media. You were communicating a lot, but nobody was listening. When you go to experiential marketing, you're giving people access to something that's rare for them. We talked about the Gaga campaign the last time we were together. It's easy to buy a ticket to a Gaga concert, but there's no way you could get in a Gaga video. I mean, that's only something that we can unlock for you. Now we can only do that for about 30 or 40 people. But when you take those 30 or 40 experiences and use social media to communicate them, the power of the brand then becomes available to a lot more people.

Matt 00:14:33 Storytelling playbook.

Rustom 00:14:34 That's right. And people sort of start seeing themselves in your journey and in your brand and say, "Okay. They did that for that person. They could do something else for me." So: "How do I now participate with the brand, engage the brand, and make available those experiences that they're offering?"

Matt 00:14:48 And some of the experiences that you lean into—you mentioned Gaga, so obviously music, sports.

Rustom 00:14:52 Sports is a massive one.

Matt 00:14:54 And why does that continue to grow and become so important for Mastercard?

Rustom 00:14:57 Look, it's no secret that media has fragmented massively over the years. We went from phone networks on TV to cable, which led to fragmentation; deregulation of radio, more fragmentation; the internet, social media, streaming. Today, the media is so fragmented and polarized that for a marketer, it is extremely challenging to operate. Multiple pieces of content, multiple media plans, attribution models, brand safety. But the world of sports has gone in the opposite direction. More consolidation. Whether it's—uh—basketball, baseball, football, and Formula One. They've really sort of taken control of their ecosystems. So distribution rights, broadcast rights, licensing, merchandising, fan experience.

Matt 00:15:39 So real scale?

Rustom 00:15:41 Scale and vertical integration, and common data streams. So you can follow a consumer very accurately from one element to the other, one channel to the other, and build on that engagement that you've got. So I can't reinforce how important a true line of data is, to anything marketing.

Matt 00:16:00 It's not just slapping your logo at the stadium or—

Rustom 00:16:02 Not in the—not at all.

Matt 00:16:02 That's what it used to be.

Rustom 00:16:04 It used to be. And for many years, that was great. It worked very well. But today, you wanna be a lot more efficient with your dollar, and you wanna be a lot more pointed with how you deploy it.

Matt 00:16:13 We'll be right back with the Speed of Culture after a few words from our sponsors.

I also think in sports, the athlete now has the opportunity to become a storyteller in their own right. When I was growing up, we just had to wait until they were on TV on Sunday to watch Magic Johnson play basketball.

Rustom 00:16:31 That's right.

Matt 00:16:31 But now, you can follow an Anthony Edwards. You can follow, you know, a Victor Wembanyama, NBA star, on Twitter, and you can see what they post. And you actually see them walking into the arena and what they're wearing, and that becomes a great palette for storytelling.

Rustom 00:16:44 So we work with Lando Norris, who's the winner of the Formula One driver championship last year. He's both a social influencer as much as he's a performing sportsman.

Matt 00:16:53 Right.

Rustom 00:16:53 He's got about 10,000,000 followers on social media. And everything he does, from who he dates to the clothes he wears, the car he drives, where he vacations, is of tremendous interest. And then that gives you different ways to engage his audience. So in him, he's a brand in himself, and he has an audience of his own that is extremely important to mine and tap into as well.

Matt 00:17:13 Yeah. And when you talk about how just traditional media has changed over time and proliferated in so many different ways, the creator and the creator economy is something that obviously is growing in importance because they have a lot of the things that we've talked about. They have the ability to storytell. They have the contextual aspect. The person that's following them has vested in their life. So I would imagine that's also a big part of extending the size of the bet.

Rustom 00:17:35 We're building products for creators. We seek the creators of today as small businesses. And at the scale at which they're growing, MrBeast is no longer a small business. They're a medium-sized to big business. So a creator is actually today's small business that's ready for scale. So we've got products like the Business Builder product and the Creator card that are catering to their specific needs.

Matt 00:17:57 So it allows them to fund their business?

Rustom 00:18:00 Allows them to fund their business, gives them mentorship, gives them access to a community, and really gets them to sort of scale up very quickly.

Matt 00:18:07 That's fantastic. So, you know, we're here entering 2026, and that's what I love about CES is it kicks off the year. There's so many possibilities. Where do you see the Mastercard business in five years from now? Like, what will be different then that exists today based upon all these changes?

Rustom 00:18:22 Yeah. I mean, as I mentioned, you know, most people know us for our consumer business. Yeah. But we have a massive commercial business, and we have a massive services business as well. So, increasingly, our brand is more than consumer payments. We're a true technology company that can impact many things from cybersecurity to AI to data analytics. We do marketing as a service. All of these are things that grow the enterprise at large, and what it means to be a partner of Mastercard evolves and grows with it. So my job as a marketer for the company is to lift all of these boats through the strength of the Mastercard brand, and that's what we're doing.

Matt 00:18:56 So if I'm a business and I wanna drive growth moving forward, what are some of the ways I can lean into Mastercard?

Rustom 00:19:02 Well, let's start with data. Right? As I mentioned, we're processing a 150,000,000,000 transactions that are available to you in an aggregate, anonymized manner to spot trends and to spot patterns. Those could be very helpful for a small business when it comes to forecasting, when it comes to financing, when it comes to what to stock and what not to stock, when it comes to how to market. Those are huge benefits to marketing

Matt 00:19:24. With their wallets, which is the best—

Rustom 00:19:26 That's right.

Matt 00:19:27 It's the best way. I mean, I—there's a lot about Kalshi. I don't know if you're following these prediction markets now, but one thing that they've really unlocked is that polling is nowhere near as accurate as the way that people spend their money. And if they're making some big bets on something, there's probably something behind it.

Rustom 00:19:43 Exactly. Exactly. Cybersecurity is another area. Every business today that goes digital has to be thinking about cybersecurity. And that's where we have an enormous layer, enormous footprint. So that's another area where we have small businesses, medium-sized businesses, large businesses really protect the environment in which they operate digitally.

Matt 00:20:01 Right. And that's obviously in the world of AI. There's gonna be—

Rustom 00:20:04 It's an answer.

Matt 00:20:05 Discussion yesterday. I mean, but it's also only a matter of time before AI is gonna have some type of cataclysmic, unfortunately, impact on a business or on culture or society at large that is really gonna wake us up. And I think the nefarious actors are gonna be able to deploy AI in some pretty scary ways, which makes cybersecurity more important than ever before.

Rustom 00:20:23 That's right. Even in our personal lives, we should be very conscious of cybersecurity.

Matt 00:20:27 So curious, how are you using AI on a day-to-day basis to both enrich your mind, keep in touch with what's going on, and also to deploy it to make you more efficient in your day-to-day role?

Rustom 00:20:38 So it's interesting. We recently did a study, and I'll tell you three patterns that came out, and then I'll talk specifically about myself. There are three ways, and this won't come as a surprise, that people are using AI in a step-change manner. The first is shopping—just being better-informed shoppers.

Matt 00:20:52 Are you starting to see that already?

Rustom 00:20:53 Yes. We are.

Matt 00:20:54 That—that consumers are using chatbots to purchase?

Rustom 00:20:57 100%. To make decisions, shopping decisions. The second is travel, which is massive. Yes. And the third is financial literacy. So these are the three areas that have pulled away right now from everything else in terms of how consumers are using AI. For me, all three are relevant. I'm doing all three. I always tell the story about last year: we went on a family trip to Chicago. I planned the whole itinerary in ChatGPT. First time no one in the family had an argument. We all got what we wanted out of it. It was within budget because it's on time.

Matt 00:21:24 This is what my family likes. This is what they're interested in. Put something on the calendar.

Rustom 00:21:27 Choose the right hotel, the right flights, the right restaurants, the right—

Matt 00:21:31 Did it book it for you? Or did it tell you?

Rustom 00:21:32 Yet. That's next. Yeah. Because now we have something called AgentPay, which is a token that enables AI platforms to do that booking for you. So last year, I still had to go through the manual process of going on jetblue.com, going to the hotel, sure, so on and so forth. That won't be necessary.

Matt 00:21:48 But that—if you think about the implications of that—I mean, all these brands that you would have normally... and you do today... but you're saying, you know, tomorrow

night... fully agree with you... whether you're going to the Marriott Bonvoy site to book your hotel or JetBlue's website to book, those sites aren't visited in that consumer journey anymore. And you're relying upon an agent to make those decisions, which means for those brands, the way they have to build their brand is completely different.

Rustom 00:22:12 Well, I go a step further and say: do brands really need websites anymore? Or is this just system-to-system communication? Is a query you put into ChatGPT just communicated to a DMP that an airline has, JSON or XML being the medium, where you don't even need a website?

Matt 00:22:30 But then if that's the case, who does a brand market to? An agent. So, but what does marketing to an agent look like?

Rustom 00:22:38 Well, no different than marketing to any influencer, except that the influencer is not a human being. It's a machine. And so you've got to plan for what it's like to communicate with a machine.

Matt 00:22:48 So this year and this past year, about 80% of my inbound inquiries for public speaking came from ChatGPT, for example. So people used to find me on traditional Google searches, and now they're searching for "AI consumer speaker on..." and then they find me. So in order for me to have that agent—whether ChatGPT, Gemini, Claude, whatever—recommend me, I need to have a lot of content out there. But you're saying I'm making that content for the agent, not really necessarily even making the content for the kind of consumer.

Rustom 00:23:15 You actually might not need a lot of content. You just might need the right content in the right place. So you might need to harness all your content, put it into a DMP, have that DMP almost like an intelligent decision machine, have that connected through APIs into the right environment, and then the API will call on that data that says, "For this purpose, Matt's the right guy," and you get into their search stream.

Matt 00:23:38 But that also means that, ultimately, the arbiter of the consumer decision is an agent. And a consumer is gonna be trusting these agents for where to travel, for what to buy, etcetera.

Rustom 00:23:50 Yes. But that is not new for marketers. For instance, when we market products to ultra-high-net-worth consumers—people who have 10,000,000 or more in investable assets—invariably, it's through a financial adviser or a wealth manager. Right? When—uh—high-end apparel sellers or high-end furniture makers market to wealthy people, it's through a stylist or a—

Matt 00:24:10 Right. And hotels market to travel agents.

Rustom 00:24:12 So this is not new. Except it's not a human, which is kind of a big deal. You've got to plan for that and structure for that. And that's where things like technical branding will become very important. That's where the—

Matt 00:24:24 What is technical branding?

Rustom 00:24:26 So today, when we look at branding, it's very physical and tactile. Right? A logo, colors, fonts, tone, and manner. But in an AI environment, that doesn't matter. So you've gotta have your brand differentiated in an algorithm. That's gonna require technical branding, which we haven't even scratched the surface of.

Matt 00:24:42 I—this is the first time I've heard that phrase.

Rustom 00:24:46 I... I... probably not the last. You might hear it a few times this week. Another area, Matt, is content. So it's very easy for content to be spoofed outside. So you're gonna have to stop thinking about tokenized content that's hashed and with cryptography that's verifiable so that an agent knows that that is true content, not a fraudster spoofing.

Matt 00:25:07 Right. Because there's just like we saw—I remember there's a company called Demand Media. It was like a content farm. They're like the first company to try to game the Google algorithms. You're gonna see that happen all over again.

Rustom 00:25:17 And at scale. So, again, these are all things that marketers are gonna have to get savvy on, learn—which we will—and just get better at doing. But it is a mindset shift in terms of how you market.

Matt 00:25:29 Especially for the CMO. So let's talk about that. I mean, what does all this mean for the future role of the CMO? How's it gonna be different moving forward?

Rustom 00:25:37 Yeah. As I said a few minutes ago, it's a very exciting time for a CMO. Because once again, you can deliver true relevance to an organization. But it does mean harnessing technology very differently. Yeah.

Matt 00:25:50 You clearly understand technology. A lot of CMOs that I've interacted with, they're much more about those big anthemic brand spots and working with the Madison Avenue ad agency, which I think is important, but the picture you're painting makes it seem less important.

Rustom 00:26:04 But I think that's starting to happen.

Matt 00:26:05 Yeah.

Rustom 00:26:06 Like, more and more CMOs that I talk to are already in this mindset. And I think most people see this as very exciting. And there's a huge creativity unlock. That creativity

might manifest itself differently. I think agencies themselves are gonna have to think about creativity differently. But I think we're on that journey.

Matt 00:26:23 So let's talk about your journey and how you ended up in the role you're in today. Obviously, the world's very competitive. You've been at Mastercard now for twelve years almost. While you're—you're moving your way up, and you worked at some pretty fascinating places prior. What are some of the areas you think you successfully leaned into across your career journey that put you in a position that you're in today?

Rustom 00:26:43 Look. Curiosity is everything, especially in marketing. The more curious you are, the more you learn. The more you learn, the more opportunities you get. You know, being resilient to take a few knocks and get back up and not let it phase you. I always say the worst disappointment should not last more than three months. Yeah. If it's going beyond three months, you've got an attitude problem. So anything that disappoints you, get it over in three months and move on with your life. I think that's extremely important. And just be willing to lean in. Go places. Meet people. Have conversations. Even if you're tired, go have that dinner with someone who invites you.

Matt 00:27:15 Especially when you're younger. In your career, you don't have family obligations. You should never be home. You should go—go to every single event. One thing I find is people think sometimes they know what's gonna happen at that dinner because they have a vision. "I'm gonna go to this dinner. This is what's gonna happen, and it's not worth it." The reality is you have no idea—no idea—who's gonna show up, what you're gonna talk about, what's gonna happen. So you create this world that gives you comfort in making a decision not to go, yeah, when that's the worst decision you can do.

Rustom 00:27:42 My first job in marketing: sitting in a lawyer's reception area waiting for a lawyer's appointment. I just happened to chat with the guy next to me, and he was the CFO of a major ad agency. And I handed him my resume. That's how I got my first one. Talk about right time, right place. Right? So unless you get yourself out there, you're never gonna know what happens. Hustle culture is a real thing.

Matt 00:28:06 Yeah. And you never really know at the time. I was watching one of my favorite artists ever, Billy Joel. And I was watching his documentary, and he went to this small radio station in Philadelphia and recorded a demo for the song "Captain Jack." And then he went out to LA, and the world was different back then. But what he didn't know is that song became so popular, people kept asking for the song to be played, and then a record label called Wind of it, and tracked him down in LA, and that was his break. And he probably had so many reasons not to go and do that demo. And if he didn't, we might not know Billy Joel as we know him today. Like, you just have to put yourself out there, do every interview, do everything you can to open up those opportunities.

Rustom 00:28:43 Exactly. And once again, we—we—bring this full circle to AI. Right? In a world where the technology is table stakes, that's what's gonna differentiate us. Everyone's

gonna have the tool. You're not the only guy in town with ChatGPT anymore. So once everyone has it, the difference is gonna be your hustle.

Matt 00:29:00 Right. Your hustle and also, I think, your ability to storytell around yourself. Like, you have a way of looking at the world which I can tell you, as somebody who interviews hundreds of people a year, is distinct. Like, you look at—you're a good storyteller. You understand—understand—where the world is headed, and I think you need that. You need a distinct element to bring to the table. Because if you're saying the things everyone else is, then you, again, commoditize yourself.

Rustom 00:29:23 Yeah. Part of it is also my journey in living in so many different countries. Let's talk about that. I was born and raised in India. I came to Arizona about a hundred miles from here as a student in the nineties. I then moved to Boston. I then moved to New York. I then moved to London. I went to Singapore. I came back to the US. So I've lived in three continents and multiple countries. I now oversee Latin America as well. So that gives you a perspective that the world is a complex, large place. And the more open you are to being agile and flexible and learning and not thinking that, you know, the world revolves around you, the better off you're gonna be for it.

Matt 00:29:59 Yeah. I remember last time we spoke, you had told the story about how, like, a soda or something that we take so for granted here in America is like a luxury in other areas in the world. So, really being able to understand that, I think, is hugely important. So how do you spend your time? Because I think a lot of people listening to this interview are gonna want to know this: keeping your finger on the pulse of where everything's headed.

Rustom 00:30:21 Again, curiosity. I'm a voracious reader. I watch hours and hours of YouTube in my free time. It's great for learning new things. It's great for sort of exposing yourself to new ideas. I like hearing things that make me uncomfortable. Interesting. Whether it's socially, politically, economically. I wanna hear the stuff that eliminates the blind spots that I have. And then I can decide whether to embrace that or not. But I don't believe in this culture of just live within your echo chamber—or your echo chamber, rather. So just talk to people like you. I think you gotta talk to people who make you uncomfortable. You gotta hear things that make your hair stand a little bit. That's essential to covering those blind spots.

Matt 00:31:01 Yep. Absolutely. So we're here at CES overlooking the beautiful Bellagio Fountains, kicking off the year. What are some of the exciting innovations at CES that you're particularly interested in seeing?

Rustom 00:31:12 Yeah. Again, we started this conversation about marketing and technology. So I'm interested in seeing what's out there that really gives me a signal about consumers. Mhmm. So every connected device today is a data-sourcing device, sure, that should give marketers signals as to what consumers want. I'm curious to see what's out there that makes me smarter about consumers, that helps me reach them in better ways, and that's why I'm here.

Matt 00:31:33 Awesome. We always wrap up our podcast asking our guests if there's a saying or mantra that helps guide their professional journey. I have a feeling that you have no shortage of them. I just wanna know what comes to mind for you.

Rustom 00:31:44 So I heard something recently that had a profound impact on me. It's a quote. You ready for it?

Matt 00:31:50 Let's do it.

Rustom 00:31:51 "The one thing I've learned about life is that it goes on." The one thing I've learned about life is that it goes on. And so we get so caught up in the moment. We're so concerned about the world, our families, our careers, but life goes on. Good things happen. Bad things happen. The sun rises again tomorrow. Life goes on. And I thought for someone who's sort of midlife as to where I am right now, that was profoundly moving and impactful.

Matt 00:32:18 And to unpack that for a second, I mean, that is about resilience. Right? It is about moving on. It is about knowing there's a new day and always more to uncover.

Rustom 00:32:27 That's right. Yeah. It very much is. And I think we need that resilience today.

Matt 00:32:31 We really do. It's a world full of opportunities, but also a world full of—if you choose to—worry and doomsday scenarios and all these things. It all depends upon the scroll that you wanna look into, the feed that you wanna shape your life, I guess, so to speak. So well, to no surprise, it's been a fantastic discussion. I can't wait for our audience to hear it. I just wanna wish you nothing but success here in 2026 and beyond.

Rustom 00:32:52 Thank you, Matt.

Matt 00:32:53 Absolutely. On behalf of Suzy and Adweek team, we are here live in Vegas. Special thanks to Rustom Dastoor, the EVP of marketing communications at Mastercard, for joining us today. Be sure to subscribe rate and view The Speed of Culture podcast on your favorite podcast platform. See you next time, everyone. Take care. Bye-bye.

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