

Vineet Mehra Transcript

Vineet: I call it the golden age of marketing because it's all there now. You have the real-time ability to listen to customers. You have an immediate response to the media. You have measurement tools that are unlike anything you've ever seen before. For CPG, you've got the rise of retail media. And the latest thing that everyone's talking about is AI.

Matt: 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. Today, we're thrilled to be joined by Vineet Mehra, the Chief Marketing Officer at Chime, and one of Forbes' recently named Top 50 Entrepreneurial CMOs. Vineet, it's so great to see you today. I've been looking forward to this. How are you doing?

Vineet: Pretty good, Matt. Long time no see. It's great to talk to you today.

Matt: Absolutely. And where does this podcast find you today?

Vineet: Yeah, so I'm out home here on the West Coast in Silicon Valley. And it's good to be home after a couple of days out there at the Possible Conference in Miami, which was great. But always good to be home with the family.

Matt: Yeah, and when we first started working together, you were at Johnson & Johnson, I believe working out of the East Coast. What's it like moving from a more established institutional company like J&J to a startup like Chime? Talk to me about the difference in culture and how your overall day is different now working there.

Vineet: Wow, that's going back some time. I was at J&J, kind of the president of the marketing group there. That must have been almost eight, nine, maybe 10 years ago. The truth is, I saw the world shifting about 10, or 12 years ago and the world evolving. I was like, I got to get out to Silicon Valley, figure out what's happening in the world. I moved to tech in the last decade as roles in tech, digital transformation, direct to direct-to-consumer, and kind of living with the times of how modern marketing is evolving and where things are headed.

Matt: And what kind of necessitates the shift like that? Obviously, you're on the fast track at a company like J&J and going deep in the CPG world, and you decided to just pivot. I know you had some stops in between your industry as well as Walgreens, but what goes behind a decision like that in terms of mapping out the steps in your career?

Vineet: That's just to have the courage of your convictions and have the courage to do what you think is happening. I mean, you're right. I think I was 30 years old and a president at J&J at the time.

Matt: I remember they're like, you're going to meet the president of J&J. And I was expecting some gray-haired person. I had this cool guy walk in. I'm like, oh, wow. It was impressive. And a

company like that, normally, it's not even really a meritocracy. It's just about tenure. And the longer you're there, the higher you move up.

Vineet: Yeah, I thought it was my dream come true. I mean, you work hard. I started my career in P&G, CPG back in the day was the place where you went to to learn marketing. It was the Ivy League of marketing. And no regrets. I take a lot of those lessons with me. But the truth is that direct-to-consumer was emerging. We were in that new era of marketing where performance marketing, direct response, you don't pay upfront, you pay per click. All that world was emerging. And I had to get out there, move to DTC, and use the courage of my convictions. And I'm really glad I did. It's worked out well.

Matt: And what were some of the most valuable skill sets you think you were able to learn early in your career to set you up for where you are today and a fast-paced, high-growth startup?

Vineet: Well, look, those CPG companies are good at two or three things. The first thing is they are leadership academies. The way you learn how to lead people, manage people, and develop talent. Those are skills that you take with you no matter what you do. And I'm thankful for that. Second, I think the big brands understand something that a lot of the DTC ones don't. They understand culture. And a lot of these brands have stood the test of time. And they continuously evolve with culture and the storytelling they put out into the world. The second thing is leadership academies. You learn how to lead at scale and develop talent. And, you know, I had the good fortune of living on three continents with these companies. Europe, Asia, and North America. And those global experiences teach you how to lead situationally. How to adjust your style. How to adjust for culture. And it forces you to be a good listener of customers. Because when I'm living in India or the Philippines, and I have no idea how that consumer lives, I have no choice but to listen and to pay attention.

Matt: Yeah, it's interesting. It's a gap in my career as I've never worked overseas. I've never been able to successfully build an international office. Something I certainly want to do in the future. What was the most surprising thing in terms of operating? Internationally that you encountered?

Vineet: I'm just a first-generation immigrant kid from a tiny little blue-collar town in Canada called Oshawa, otherwise known as the Oshawa. And so I didn't know all this stuff existed. The most surprising thing is just how the way you say things, the way you adjust, the way you lead, it just doesn't translate easily into different markets. And you have to be a very malleable person. You have to pay close attention to high EQ into what's happening around you. And I always knew that was sort of the case, but it's not until you're immersed that you realize, hey, these skills I had before to lead are not working right now. You've got to adjust. And then I'd say from a marketing standpoint, just assuming that what worked in one place works in another, it's not a cut-and-paste situation. Insights are different, motivations are different, cultural nuances are different, and you have to be able to adjust your brand accordingly.

Matt: Absolutely. And when you talk about just going back to your J&J days in terms of CPG. A lot of those big CPG brands, whether it's within J&J Kimberly-Clark or Procter & Gamble, et cetera, really built their brands during the TV golden age. And they were buying 30-second spots, linear television, frequency. And now I think it's harder for new CPG brands to emerge because it's so fragmented and everybody can advertise on Google and Facebook, et cetera. What do you think the future is of those big brands? Because at the same time, CPG has

tremendous pressure from private labels, the big box retailers kind of control the last mile, so to speak, as does Amazon. How do you see those companies evolving with the new generation of buyers?

Vineet: Well, if I may, I just want to kind of maybe modify one thought that you said just a little bit to say that first, I think we're in the golden age of marketing right now.

Matt: Why is it the golden age of television?

Vineet: That was the golden age of television. And the thing I would just modify a little though, is that I think for a while there. The era of Facebook and Google coming out with pay-per-click media, in a way, actually allowed for these DTC brands to show up all over the place. You were seeing new deodorant brands, detergent brands, and bathing brands. Think of Dollar Shave Club, that-

Matt: Warby Parker.

Vineet: Yeah. Warby Parker. So actually, the barriers to entry for consumer brands, I think, lowered dramatically, which is a big thing that I saw, which is why I wanted to move over. But as I said earlier, a lot of these small brands as they went public, went through SPACs, talk about any way you want, they've slowed down dramatically. The reason is simple. They grew up through a kind of bottom-of-the-funnel direct response method of growing. And at some point, direct response is built to kind of grow CPMs over time. You are essentially capturing current intent, and that works well while there is current intent. But over time, it's like shooting fish in a barrel. You get less and less fish there. You're trying to CAC more.

Matt: And the battery entry is lower. You have more competitors.

Vineet: Yeah, CAC gets higher. And all of a sudden, now you run out of profitable growth runway, and that's what you're seeing. So the big companies know something that the DTC ones don't, which is, it's about building future customers. But again, if you can take the best of both worlds and live in a full-stack world, brands like Ancestry and Chime, what I've always tried to do is, keep the top of the funnel and the intent and the future customer growth growing. That allows you to operate the bottom of the funnel in the most efficient way possible. And I think it's a merging of these two. I think that's going to be the future. I think CPGs have to learn direct, and I think direct's got to learn how to build more intent so that they can sweep that up with a direct response in a cheaper way.

Matt: Yeah, it's interesting you say that because I think one mistake I see a lot of earlier-stage startups make is that they completely disregard the brand. And they take all their dollars. And they focus on bottom-funnel, performance marketing, and customer acquisition. I think what they fail to realize is that a B2B buyer is going to choose a software company the same way that mom chooses a deodorant at Walmart from the brands that she knows and trusts. And I think ultimately, if you don't have a brand, you just have such a big hurdle ahead of you in terms of lowering that CAC over time. Because of your point, it becomes a race to the bottom with more competitors entering this year.

Vineet: Yeah, you guys, more competitors enter, you're all competing for the same customers. And you don't have differentiation that you create through the brand to kind of create that

lower CAC conversion. I think this is all super interesting, but I think this is essentially where the world is headed. I think we've got to figure out a way to merge these two worlds. I call this performance storytelling, kind of operating your brain story from the top to the bottom of the funnel. And I think that's the role of the CMO. Now we've got to figure out how to make all of this work. These things have been divided. For too long. I think the direct response brands did the right thing at first by sweeping up current intent. That's a great way to scale a business in the early days, but it's not a great way to build a big business over time.

Matt: They also have the benefit of cookies and nowhere near as much focus and concern on data privacy as there is today with the Apple changes as well. It's just a lot harder to perform performance marketing right now than it was five years ago.

Vineet: I think that's right. And I think the CPG brands, one of the reasons you're seeing the rise of retail media now in the world is because it's the closest thing I think a CPG brand can get to sort of direct response in a way, right? And that's why these retail media businesses right at that point of purchase are becoming massive, right? Billions and billions of dollars of value are being created there. And I think you're starting to see this sort of emergence of the top of the funnel and the bottom of the funnel. And I hope this notion of performance storytelling and CMOs see their job, as pulling this all together is going to take off and frankly, give us much more credibility in the C-suite.

Matt: Yeah. I mean, it's interesting you bring up retail media because I read an article that Chase is now rolling out their sort of advertising platform. Then you have Uber having the same thing. So there's a lot of fragmentation and competition. And what is media is now being redefined as the retailer, as the ride-sharing company, as the bank. What are your thoughts on sort of those innovations and what it means for the future of what it means to be a media platform?

Vineet: Well, if you think about it fundamentally, what is the role of a marketer? It's to build your brand, find its differentiated positioning and story, and then ultimately use media with a capital M, which we'll talk about in a second, to connect it to your customer. So if your customer's attention and time is now going to ride-sharing and Uber, well, that's where you got to connect with them. If it's in retail and that's where the point of purchase is, you can kind of use point of purchase marketing much closer to the shelf. If you're a CPG, you do it there. And if you're a direct response kind of CPG business as a direct model, you can convert them directly into your brand and you can ship them your product. So I think what's happening in media has always been about connecting in the best place that makes the most sense to your customer. And I think what we're seeing is that as customers and consumers spend their time in very different ways than they used to be back in the golden age of television, as you said, it started with like 5 or 10 channels. Everyone can tune in, all customers are in one place. And now, as you said, attention is fragmented. And so you have to adjust the media accordingly. I think the industry is catching up with consumers now.

Matt: Yeah. And I also think the common theme between a company like Uber, a retailer like Target or Walmart, a company like Chase is they all have, customer data. And I think, as you know, from the CPG days, a lot of companies that sell stuff to consumers have not done so directly. They've done so through third-party retailers and they have no data. So it seems that what makes them powerful is the fact that they do have that first-party data.

Vineet: I think so. I think 1P data and frankly, OP data is like where the world's headed. I do think, though, some of these companies do have to be very careful. I'm sure the last thing consumers want to know is that their data is being used in non-private ways. I'm sure these companies are doing it the right way, but there is a balancing act here and we have to be very careful as an industry.

Matt: So you had mentioned earlier that you believe now we're in a golden age of marketing. Some people feel like marketing is getting commoditized. The AI is putting pressure on the creative process. There's a case to be made that it's not the golden age of marketing. And it was during the Don Draper era where you could create that amazing spot and garner eyeballs. Why do you feel different?

Vineet: I think, as you said, that was probably the golden age of advertising, but probably not the golden age of marketing. The reason I say that is I would say we've done this to ourselves. With all this clickbait around the demise of the CMO, we spent the last five to 10 years dividing ourselves in marketing. There were direct response marketers, and there were brand marketers. There were CPGs, and there was DTC. And essentially, I think we created this divide. I joke about it as almost like this East Coast, West Coast Tupac and Biggie. Sort of divide that happened in our industry.

Matt: Now you're talking my language.

Vineet: Yeah, exactly. And that's what happened over the last 10 years. And so when you've got this division, you've got a bunch of people saying, or CEOs saying, or boards saying, hey, I want a direct response marketer. As my CMO, or I want a brand marketer as my CMO. And a lot of times people don't exactly know what they want, but they kind of try it out. And I think this, like they try out a direct response marketer and they realize that slows down after a while.

Matt: It's so true.

Vineet: We talked about it later. Then they go to a brand market and realize they don't understand modern AdTech, MarTech, or direct response. I also think there's been a skill gap at the CMO level and very few people in our industry have had the courage and curiosity to go beyond how they grew up and what they know. So if you started in brand, you got to go out and learn direct response. If you learn direct response, you have to go and learn brand. More importantly, you've got to understand the data AdTech and MarTech infrastructure that is tying all of this together in real time underneath. And if you don't do that, you don't have enough CMOs that I think truly can operate in this performance storytelling, full-stack model. And so I call it the golden age of marketing because it's all there now. You have the real-time ability to listen to customers. You have an immediate response to the media. You have measurement tools that are unlike anything we've ever seen before. For CPG, you've got the rise of retail media. And the latest thing that everyone's talking about is AI. And we've got these co-pilots to help us do creative at scale with a velocity that we never have before. There's never been a better time to be a marketer than today. We just have to make sure we embrace all of these tools. Easier said than done, but we've got to be on that journey. And I think that's how our industry takes the narrative back.

Matt: We'll be right back with The Speed of Culture after a few words from our sponsors. You've just defined the roadmap for a modern-day CMO, which frankly, I spent 20 years in the

advertising industry before starting a software company. Most of the CMOs that I worked with were top funnel about meeting with big Madison Avenue agencies, big expensive anthemic spots, focusing on the brand pillars. But they weren't focused on the bottom of the funnel. And they certainly weren't focused on the pipes and the tool sets that you talk about, which are just so important right now in building the infrastructure. Because now it's about infrastructure and about data and everything that goes behind the data. That's what makes a CMO effective now. In terms of connecting their work to the business results.

Vineet: You got it. And the numbers speak, right? If you look at the amount of value created in MarTech, AdTech, in the ERP environment or software, let's say, over the last 10 years, it's been hundreds of billions in orders of magnitude. And guess who the biggest spender on technology in their companies were? It was CMOs. The Mobis, the Salesforce's, all of these were the CMOs of the world, the Googles, the Facebooks. And so in many ways, CMOs are now the largest technology spenders in their businesses. We're data scientists, we're strategists, we're still brand builders and storytellers. That never goes away. And I think the more we accept that all of this is what encompasses the modern CMO and all of this is what encompasses the golden age of marketing, I think the better off we'll be. But one thing has never changed. A CMO's number one language should not be anthems and purpose. I mean, those are good, and those are part of it. But a CMO's number one language should be growth. Are we growing our business? And that's how you get credibility in the C-suite. I'm even on a couple of public boards where I sit on an audit committee, the CMO on an audit committee. How does that work? And it's just being curious and being able to get out there and learn as much as you can. And if you do that, I promise you our industry will take back this narrative. And I think there's never been a better time to be a CMO.

Matt: For sure. So let's talk about your current role as CMO at Chime. For those in our audience who don't know what Chime is or just vaguely have heard of it before, what is Chime and what's the vision for the future of the financial services space?

Vineet: Yeah. So Chime is, I guess, what the industry parlance would call a neobank. But fundamentally, Chime is a fintech company. We are not a bank. We are a fintech company founded on the premise that basic financial services should be helpful, easy, and free. So if you think about the makeup of America, going back to listening to consumers and what's happening in culture, 60% to 70% of Americans make less than \$100,000 a year. And you know as well as I do, if you make less than \$100,000 a year with inflation and everything happening and the cost of living and housing, it is very likely that you are living paycheck to paycheck.

Matt: Especially in a big city.

Vineet: Especially in a big city. And frankly, more and more in cities around the country. I was listening to a documentary on Nashville yesterday, which is crazy expensive. I mean, it's happening all over the country. The issue is, and the problem we're trying to solve, which is deeply societal, is the big banks and the incumbents were not made to serve the zero to 100K customers. People like you and I, and I'm sure many of our listeners, we don't have minimum balance issues in our account. We pay off our credit cards. A lot of these things are what the big banks were made for. But for the 60 to 70% of Americans who live paycheck to paycheck, and make under \$100,000, they can't always keep a minimum balance in their account. And so they get charged fees. Maybe a surprise happened and their heater broke on Thursday, but they're not getting paid till next week. Now on the weekend, their kid's birthday party is

happening and they're in an overdraft situation just because they wanted to have their kid's birthday because the surprise happened. So they'll get charged overdraft fees. So we have come into the world with a couple of innovations. The first thing we did was no fee banking. Doesn't matter what your bank account balance was. That was sort of product market fit, era one. We then went to get paid two days early, which everyone's now copying. So if you bank with us and give us your direct deposit, we will give you your paycheck two days early. We then went into easy credit building. So we launched a credit card called, credit builder that allows you to build credit without any risk or fear of not paying and getting into a lot of trouble. And we're going to continue to innovate. And essentially with this no-fee model, we're meeting a lot of consumers where they are and where the most loved banking app in America. We're opening more accounts than just about anyone in America. And we're growing. Like crazy.

Matt: It would seem to me that your brand also is disproportionately impactful to the younger generation who is traditionally under the bank, who has to focus on building their credit. How would you describe your ideal customer profile for the company?

Vineet: It just so happens that a lot of Americans are making less than a hundred K, you remember, I started that way too. You're going to be younger when you're in that stage of life, but it also extends to a lot of hardworking folks, teachers, nurses, and delivery drivers. Just so many hardworking folks who make the infrastructure of America work. And so I wouldn't say it's only for the younger audience. That's certainly a place where it goes. But the way that we define it is as people who want to make financial progress, they just happen to be in a spot right now where they're making zero to 100K, or they're in a job where that's where you max out, but they love it and they're contributing to America. And we just want to make sure there's a solution for every little American that works hard. And we just don't want them to get taken advantage of by the big banks.

Matt: Absolutely. So to apply some of the tenets that we spoke about earlier in terms of what makes a CMO impactful. What are some of the things I guess you're applying to Chime's business specifically in some of the areas we talked about, whether it be CRM and data or AI or content and storytelling? What are the areas you're leaning into? And what are some of the things you're hoping to accomplish here in 2020?

Vineet: Yeah, well, look, it still fundamentally starts with listening to your consumers and knowing who they are. So I think a big role of any CMO, no matter what banker, and this is what we did at Chime, was we sort of reconstituted the mission of the company a little. It wasn't a revolution, it was an evolution, but we clearly defined our mission as uniting everyday Americans to unlock their financial progress. And around that mission, we built out classic sort of, who are we targeting sort of strategies. So that stuff does never go away. But what we've done is along those mission lines, at the top of the funnel, we unlocked storytelling and narrative through social media. So we built this brand through social. We have three times as many followers across social media as any of the big banks that have been around for 100-plus years. We built out our brand through social. We talk about financial progress and financial concepts and banking concepts in just human ways. If anyone goes to our social channel, it's just fun, it's influencer-driven, and it's content that connects. It's content that's relevant. It's content that people want to engage in. And that's why we have so many followers. That creates the interest and intent. And then what we do, right, is we employ the most modern direct response techniques possible. We have data science models that help us build algorithms that help us kind of go out and find the customers who are going to be our highest

LTV to CAC-based customers, right? So our most profitable customers said another way. So while we're telling the stories at the same time, as I go to performance storytelling and direct response, we are using content there, but bidding on audiences that we think have the most intent and highest profitability potential for us. And then obviously, once you direct deposit with us, which is a sticky part of our model, we're a primary account model, we're not like a lot of the other FinTechs that are sort of transactional. Think of how often you kind of shift your direct deposit. So once you've got that direct deposit relationship, now you're a customer and that's where all of the CRM and customer relationship management start, and we're constantly sharing with our customers in a very human way. Here's how your balance is going. Here's how much progress you're making. Your credit score went up, and we're sort of building a community around that. And then lastly, I think the best brands and products, the product create their viral loop.

Matt: It has to, right?

Vineet: Right. Retention is actually, it's way cheaper to keep a customer than it is to acquire a new one. And so on the retention side, we have a vibrant social community, where we're constantly, we have this product called SpotMe, where we give all of our members a certain amount of money every month that they can spot to other members when they need it the most. And all of this happens in social media. So we then create a loop where we connect our members, and build community, and that community feeds the social media engine and backs down. So it's a bit of a performance storytelling flywheel that we've created that drives the engine of our business.

Matt: Everything you're talking about today, really just connects to basically, you just describe the output and benefit of having a skill set that you spoke of earlier that I think that a modern ATMO needs to have because the application of it is everything you're talking about, storytelling, content, being data-driven to drive business results at a marketer.

Vineet: A hundred percent is the infrastructure and the tech and the data pipes that drive all of them. And you know, the other thing is I talk about that like that's easy, but also the shape of a modern marketing organization has changed. If you think of CPG, you are rewarded for being a generalist. Today, I would say I have an organization full of specialists. So my job is, I think of it like almost like a conductor of an orchestra. If you're a conductor, you have people playing different instruments that sound entirely different than each other. But when you get on that stage, somehow it sounds beautiful and melodic and just like it was meant to be. We are now running organizations of specialists that have an impact on career paths, and how marketers should think about becoming a CMO one day. And so not only is it the tools, if all of that is sort of modernizing, you also have to think about the shape of a modern marketing organization, what roles you need in an organization, then how to develop careers within that framework. As you move forward.

Matt: Absolutely. And then the last question I have on the backing space is, do you feel like banks are going to have physical locations in five to 10 years? Because I see in New York City, more of them are just turning into ATM centers because younger consumers, millennials have no interest in meeting at the bank. Like you think that's the future?

Vineet: I don't know exactly where it's going to go. But I can tell you that I think in most industries, including ours, I think the world is omni-channel. I think this seamless blurring

between the physical world and the digital world, I call that a fidgety sort of universe. I think it's where the world is headed. And even with our brand, we've been very cognizant of Chime. We have an amazing digital app software offering, again, the most loved banking app in America. And we've partnered with a retailer like Walgreens where consumers can make cash deposits and take out cash. We have a larger ATM network than all of the big banks combined because we do it through licensing and partnerships. What we don't do is we don't take on the infrastructure of all that physical cost. So that allows our business model to be much more member-aligned. And that's why we can get away.

Matt: And agile. You don't have long-term leases.

Vineet: Exactly. An agile model with almost like software-type margins where we can provide all the services and not make money off our members with fees, but through other revenue streams that do not affect a member. And so our business model is entirely member-aligned. And that's why they love us.

Matt: Very cool. So shifting gears, as we wrap up here, Vineet, obviously an inspiring story and motivating, frankly, personally, just to hear how much you've invested in yourself and your career. It's paying a lot of dividends. When you look back on all the steps that you've taken since we worked together at J&J, but even probably before that. You put yourself in the position that you are today as a true leader and visionary in the marketing and advertising space. And I mean that. What are some decisions you think you made right along the way to invest in yourself and put you in your position where you are right now?

Vineet: Look, it's not to say you don't make mistakes along the journey, but I think there's three key things that I've learned along the way. First is being the generation of first-generation immigrant parents who came to Canada actually with just me in one hand and a carry-on suitcase in the other and \$300. I've seen the bank account statements. I can prove it. I just learned the value of sort of curiosity and always thinking there's another angle, another place around the corner, finding any way you can to sort of make things happen. And so you can't replace the value of kind of that curiosity and that sort of courage that you see in your parents who took all these chances on your place. So I think that's one that you can't replace. I think second thought, which is sort of different than that, but equally important I say to a lot of people when they ask me the best advice I've ever been given, it's bloom where you're planted. And what that means is a lot of people are like sort of, I'm not happy. It's like, no, the first job you have to do to create momentum for yourself is to essentially do the best you can in the job you're in bloom in the situation you're in. And if you do that, people will notice you. You will get sort of pulled into a lot of other opportunities and that blooming where a planted will be get many options for you. And the key is to be in a world where you constantly have options to satisfy that courage and curiosity I talked about in the first place. And then lastly, I would say it's to give your career as a jungle gym, not a career ladder anymore. I have taken three pay cuts in my life. I do that because I'm so worried about becoming irrelevant at any one point in time. And so I've always thought of my career as a jungle gym. I've worked in retail. I've worked in CPG. I've worked in financial services. I've worked in DTC. I've worked in retail models. I try to sort of learn as much as I can and chase experiences, not titles and pay. So I think the more people can think of their careers as horizontal as long as possible. And then when you go up in vertical, you're going to draw on all those experiences, this is going to make you much more successful.

Matt: That's great advice. And with that, Vineet, is there sort of like a mantra or saying that comes to mind that you like to live by in your career that we could sum everything up that we spoke about today?

Vineet: I kind of said it, but all this just goes down to chase experiences, not things. And that's, I think, the ultimate key to success.

Matt: Amazing. We're going to leave it with that. It's been such a great interview speaking with you today, Vineet. I'm a big fan and I can't wait for our audience to hear about your journey and your vision. So thanks once again for joining.

Vineet: Thanks, man. And also congrats to you for all the success with Suzy. It's a great product and great to see you thriving in the software world as well.

Matt: Thanks Vineet. On behalf of Suzy and the AdWeek team, thanks again to Vineet Mehra, CMO at Chime for joining us today. Be sure to subscribe, rate, and review The Speed of Culture podcast on your favorite podcast platform. Until next time, see you soon, everyone. Take care. The Speed of Culture is brought to you by Suzy as part of the Adweek Podcast Network and Acast Creator Network. You can listen and subscribe to all of Adweek's podcasts by visiting adweek.com/podcasts. To find out more about Suzy, head to suzy.com. And make sure to search for The Speed of Culture on Apple Podcasts, Spotify, and Google Podcasts, or anywhere else podcasts are found. Click follow so you don't miss out on any future episodes. On behalf of the team here at Suzy, thanks for listening.