

# SO LONG SILOS, FAIRWELL FEAR

**How to Start Thinking Like A Brand,  
Not A Bank**

Liz High | Brand Strategist, Founder, Author



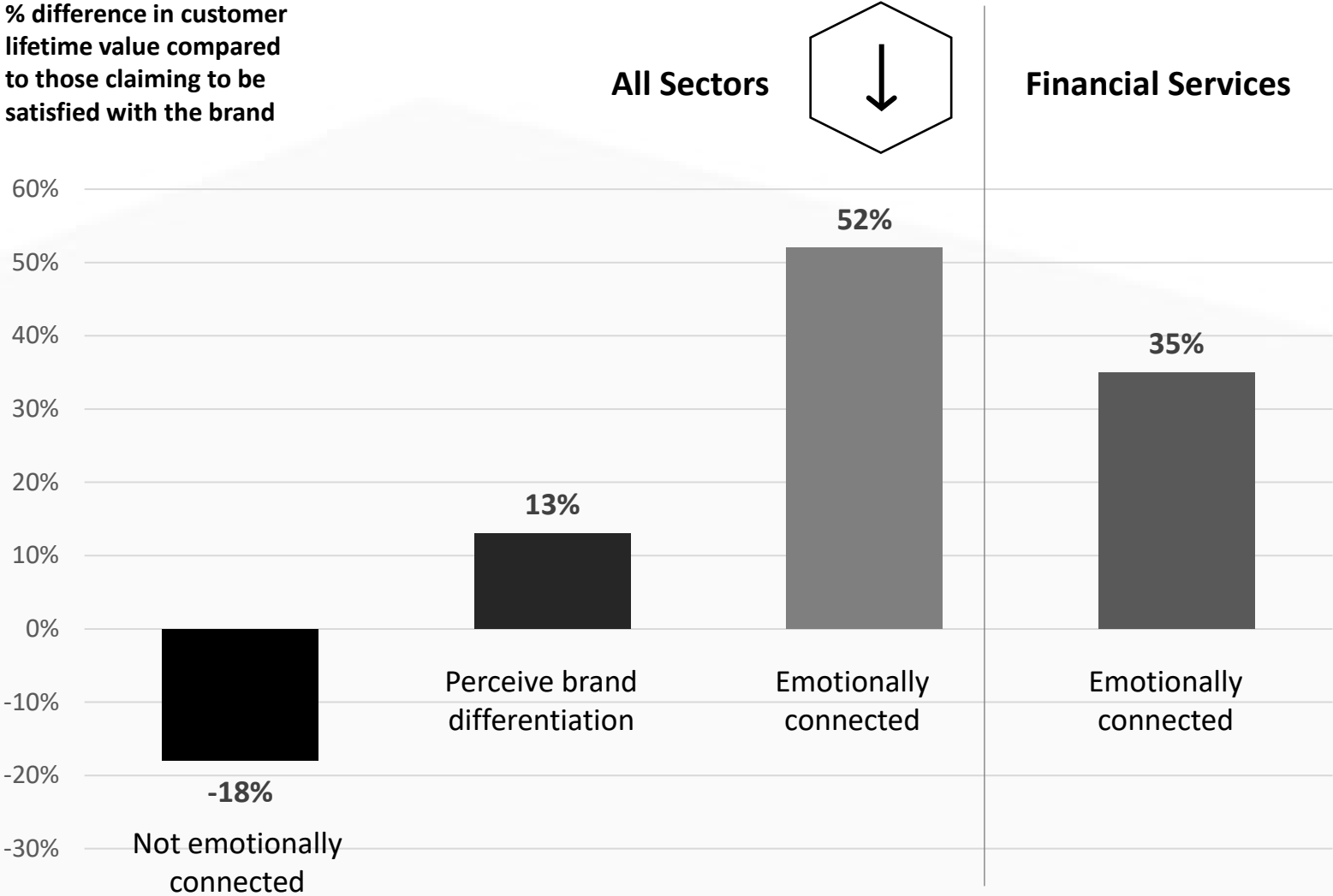
**WRITE DOWN THE  
NAME OF A BRAND  
THAT YOU**

**LOVE**

# The Value

## OF EMOTIONAL CONNECTION FOR BRANDS

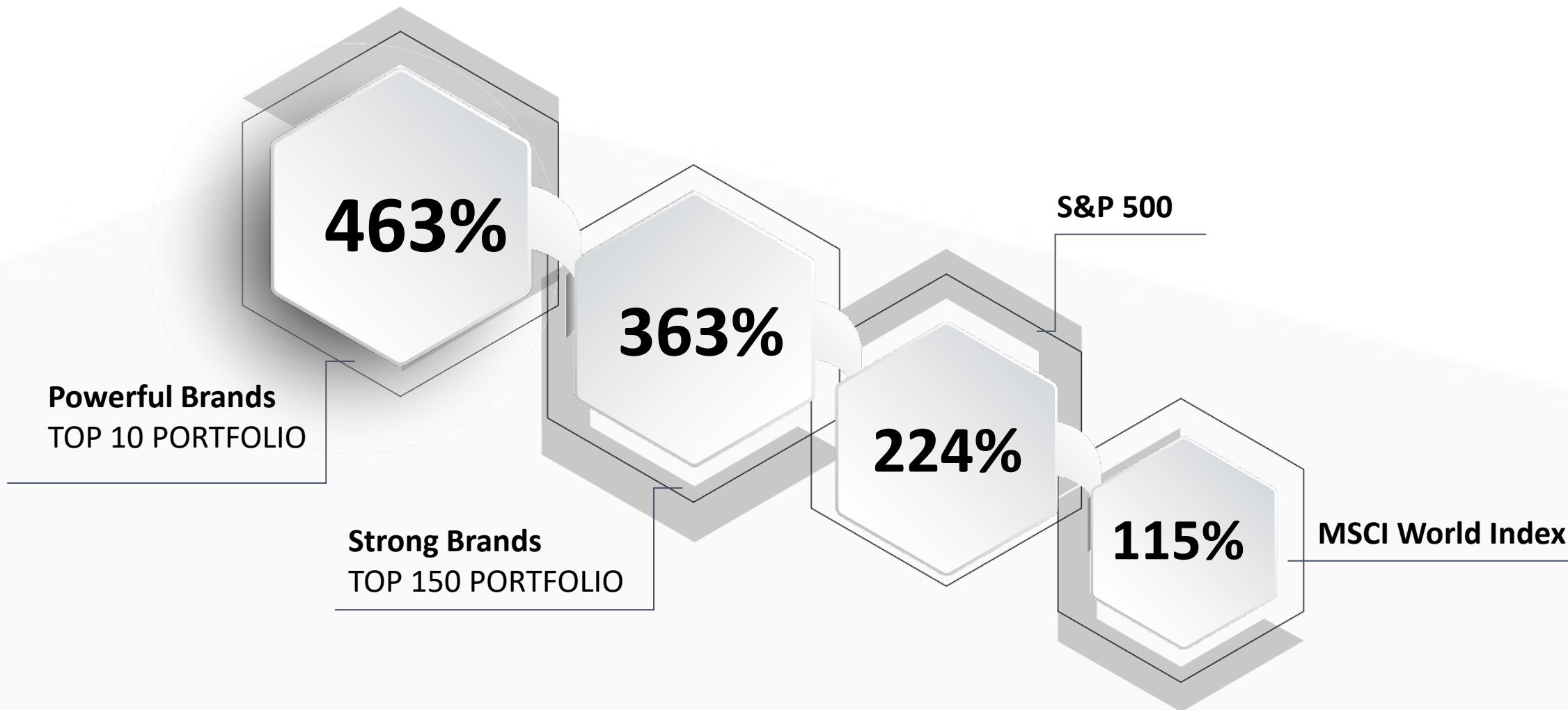
% difference in customer lifetime value compared to those claiming to be satisfied with the brand



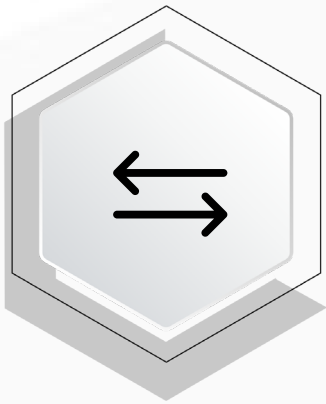
Source: <https://hbr.org/2015/11/the-new-science-of-customer-emotions>

# Comparing the Kantar Brandz™

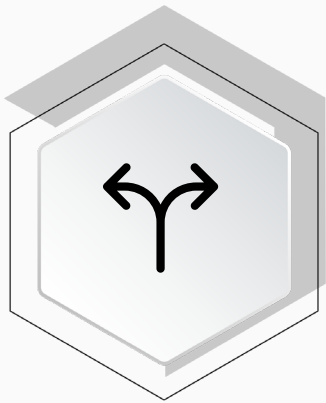
PORTFOLIO SHAREHOLDER RETURNS 2006–2021



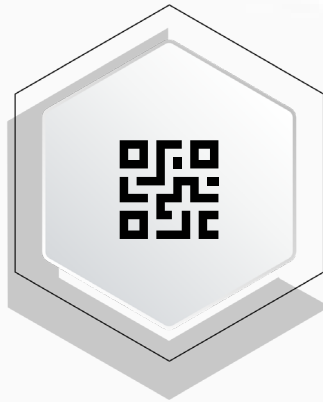
# What gets in the way of customer innovation at your bank?



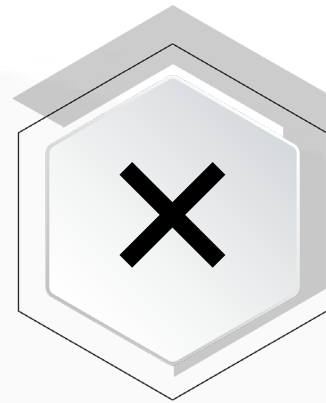
Resistance to change



Decision making silos



Legacy technology

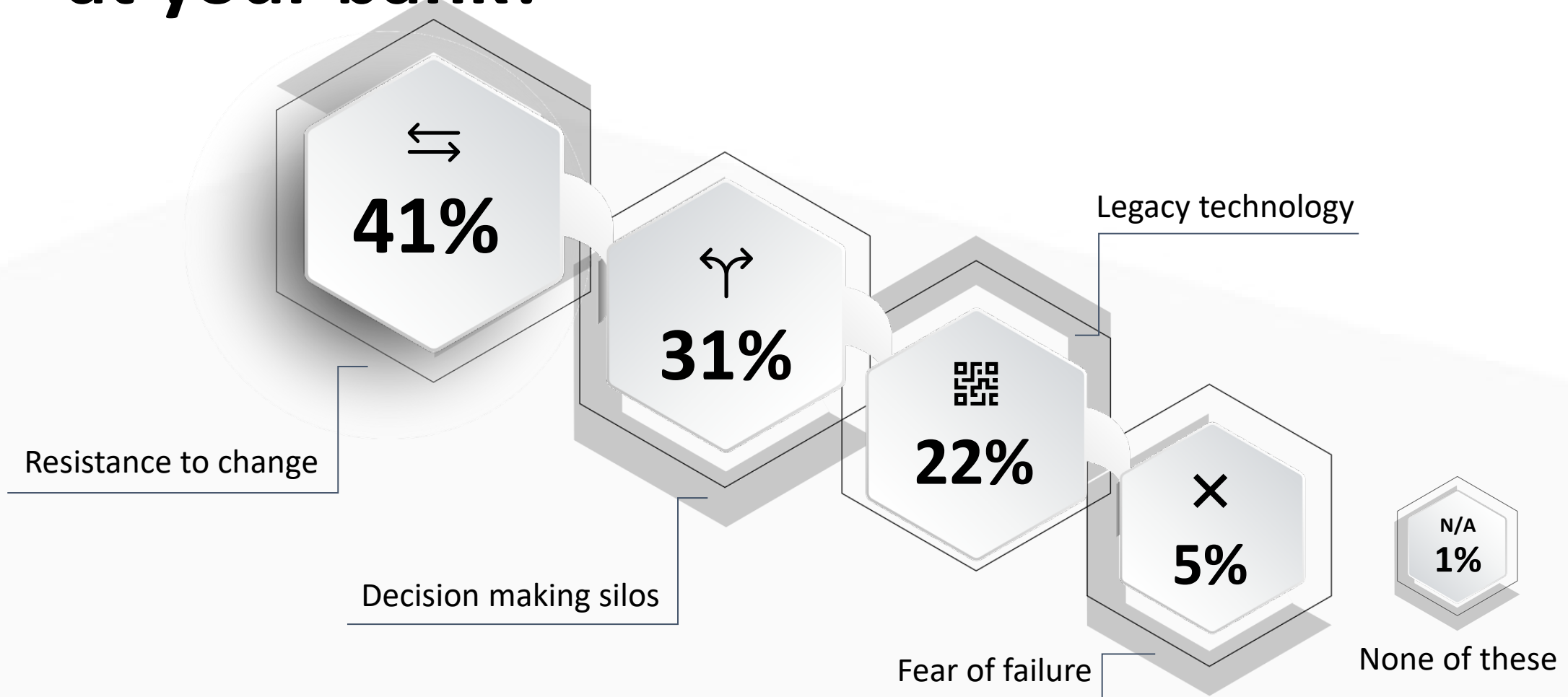


Fear of failure



None of these

# What gets in the way of customer innovation at your bank?



***“If you think you have to  
reimagine everything in  
the world, good luck.”***

*Corey LeBlanc, Co-Founder, Locality Bank*

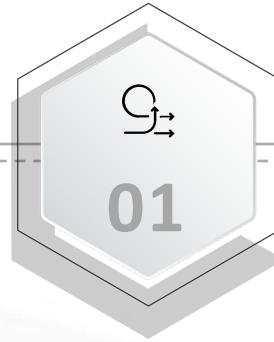


**NEW MINDSET**

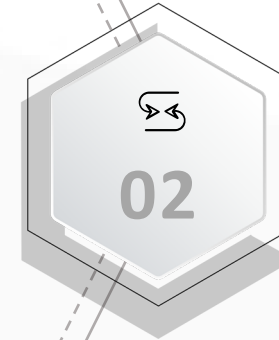
**LOADING**



PRINCIPLE 01  
Sometimes, Do the  
Counterintuitive Thing

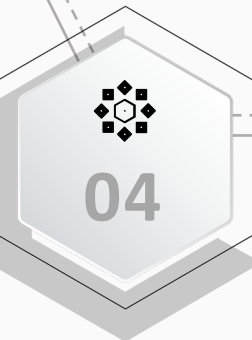
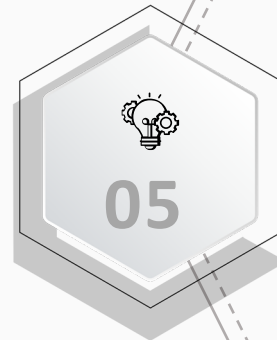


PRINCIPLE 02  
Embrace Tension and  
Create Contradictions

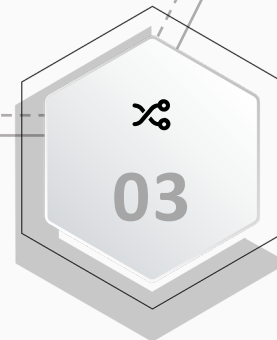


**5**  
Practical  
strategies to  
think like a  
brand

PRINCIPLE 05  
Coach and Compose



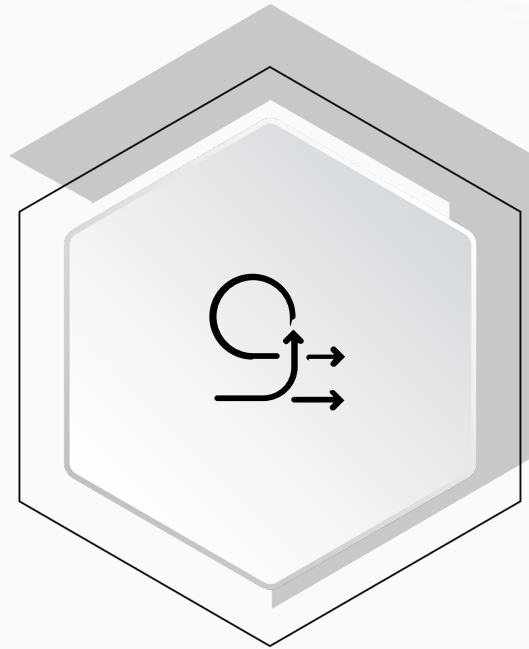
PRINCIPLE 04  
Product Isn't What It  
Used to Be





PRINCIPLE 03  
Cue the Remix

Principle 1:

# SOMETIMES DO THE COUNTER INTUITIVE THING



 B I N  A R Y

T H I N K I N G



**B**

HIGH RISK

BANKER

PROFITABLE

DIGITAL

RETAIL



**A**

LOW RISK

ADVISOR

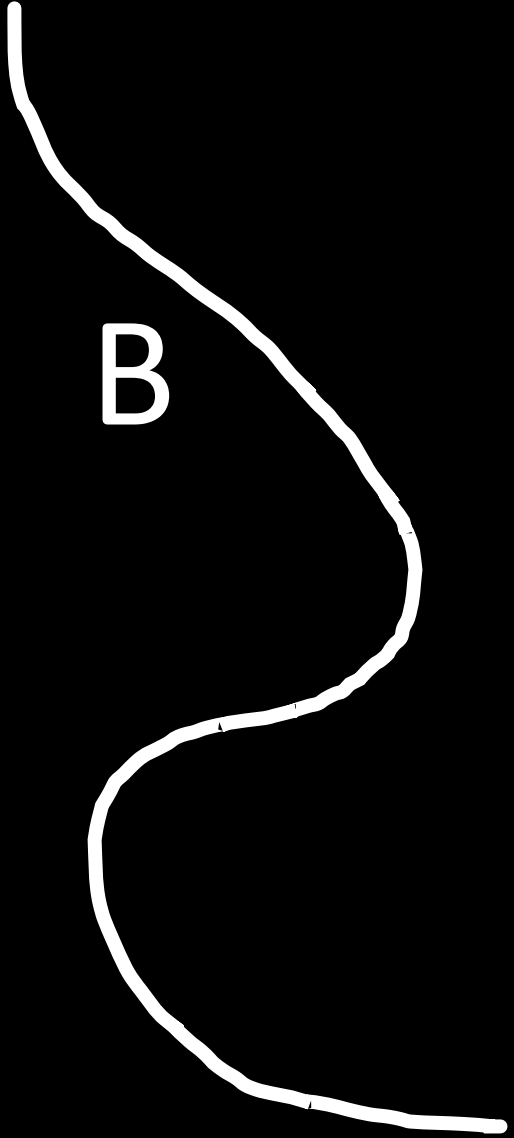
UNPROFITABLE

BRICK AND MORTAR

BUSINESS



**B**



**A**  
**All the  
interesting  
stuff**



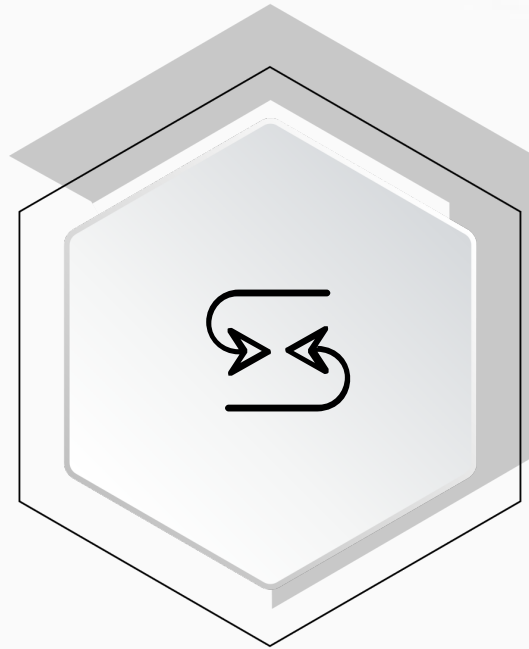
**WHEN WOMEN ARE  
STRONGER FINANCIALLY,  
WE ALL WIN.**



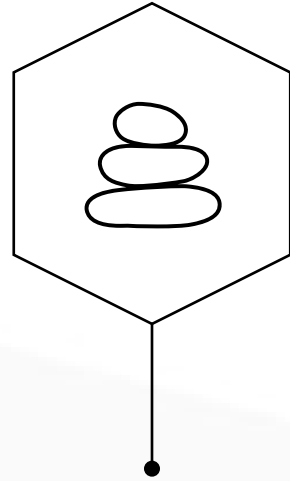
**\$1.44B** AUM



Principle 2:  
**EMBRACE TENSION AND CREATE  
CONTRADICTIONS**



BEAUTIFUL  
THINGS ARE  
BORN FROM  
TENSION



**Life is more than the traditional  
money milestones**

# Future Family

- By 2023 it is predicted that

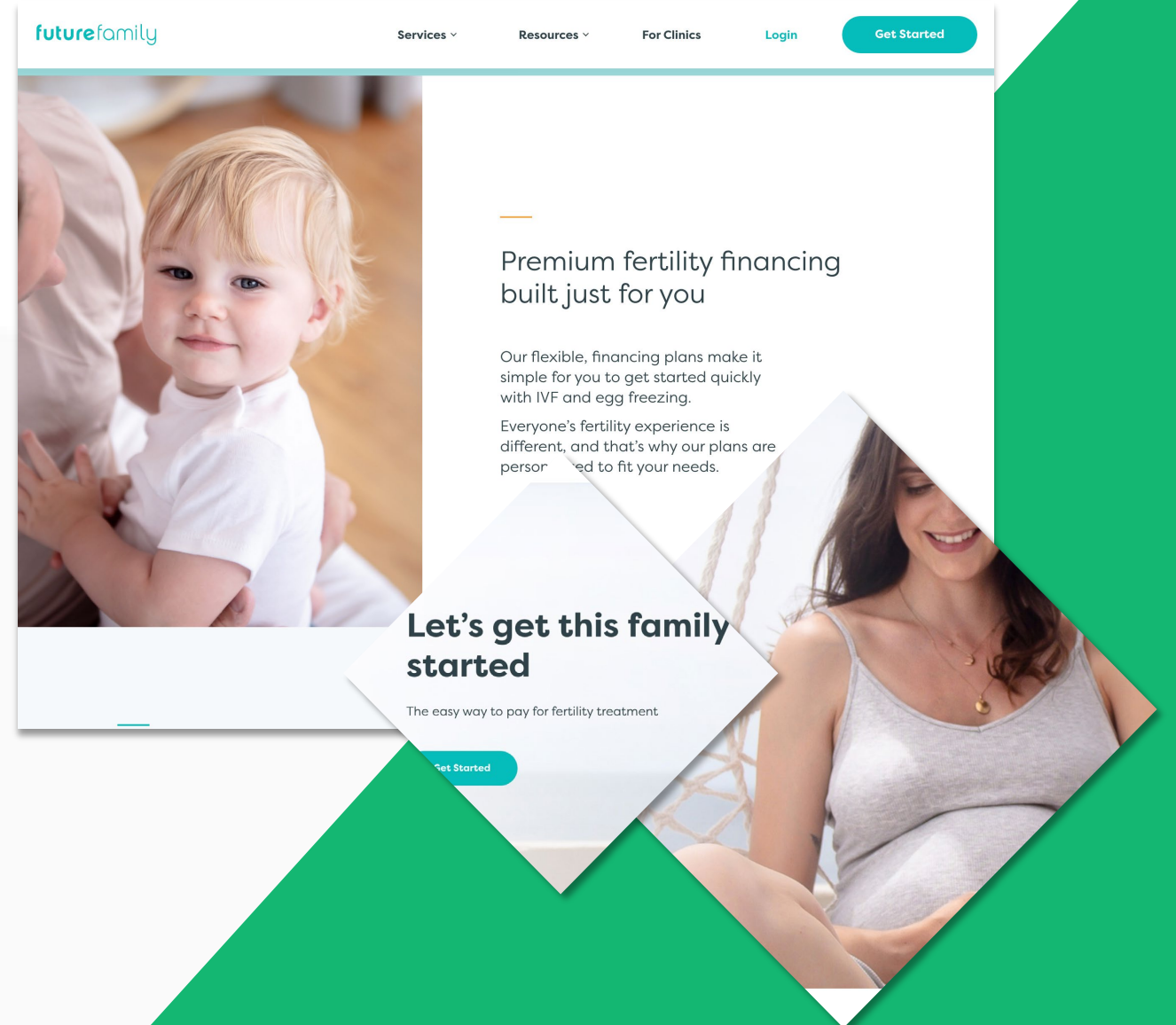
**20%**

of American will need access to fertility care

- 2021 saw a

**300%**

increase in the volume of patients they were financing



futurefamily

Services ▾ Resources ▾ For Clinics Login [Get Started](#)

Premium fertility financing built just for you

Our flexible, financing plans make it simple for you to get started quickly with IVF and egg freezing.

Everyone's fertility experience is different, and that's why our plans are personalized to fit your needs.

**Let's get this family started**

The easy way to pay for fertility treatment.

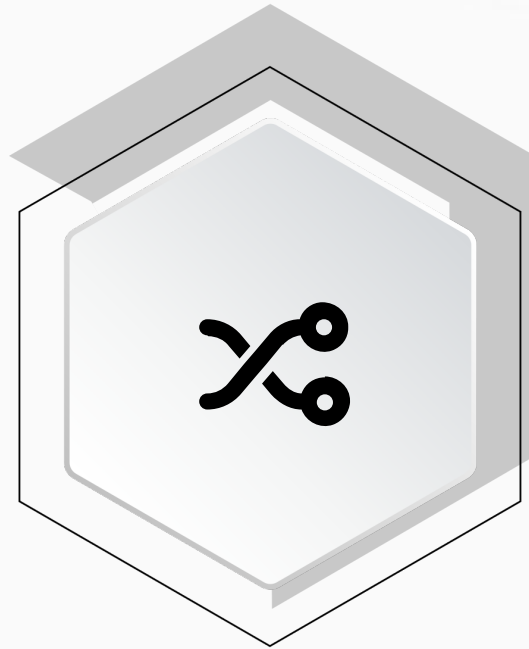
[Get Started](#)

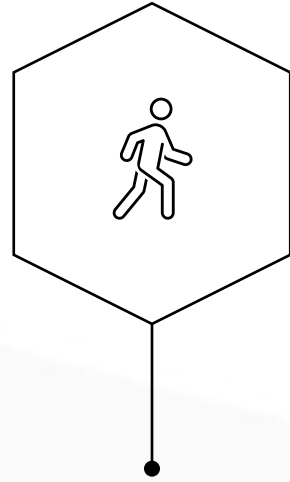
Have a bias towards action – let's see something happen now. You can break that big plan into small steps and take the first step right away

– Indira Gandhi



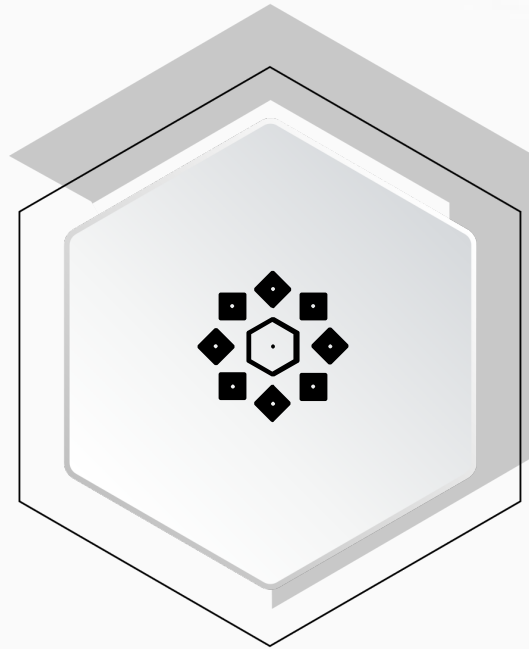
# Principle 3: **CUE THE REMIX**





**An Uber driver walks into a  
Bank.....**

Principle 4:  
**PRODUCT ISN'T WHAT IT  
USED TO BE**





**SO, WHY ARE SO MANY  
BANKS IS STILL ORGANIZED  
AROUND IT?**

# So long silos

**STEP 1:**  
REDFINE DECISION  
MAKING





## BUILD THE BEST PRODUCT

Our criteria for the best product rests on function, repairability, and, foremost, durability.



# patagonia®



## USE BUSINESS TO PROTECT NATURE

The challenges we face as a society require leadership. Once we identify a problem, we act.

## CAUSE NO UNNECESSARY HARM

We know that our business activity—from lighting stores to dyeing shirts—is part of the problem. We seek not only to do less harm, but more good.



## NOT BOUND BY CONVENTION

Our success—and much of the fun—lies in developing new ways to do things.



**FOR THE  
PLANET®**

Since 1995, the 1%  
pledge has given **\$140  
million** to grass root  
environmental activists



# Black Friday 2021



Patagonia pledged to give **100%** of their Black Friday sales to the **1% initiative**



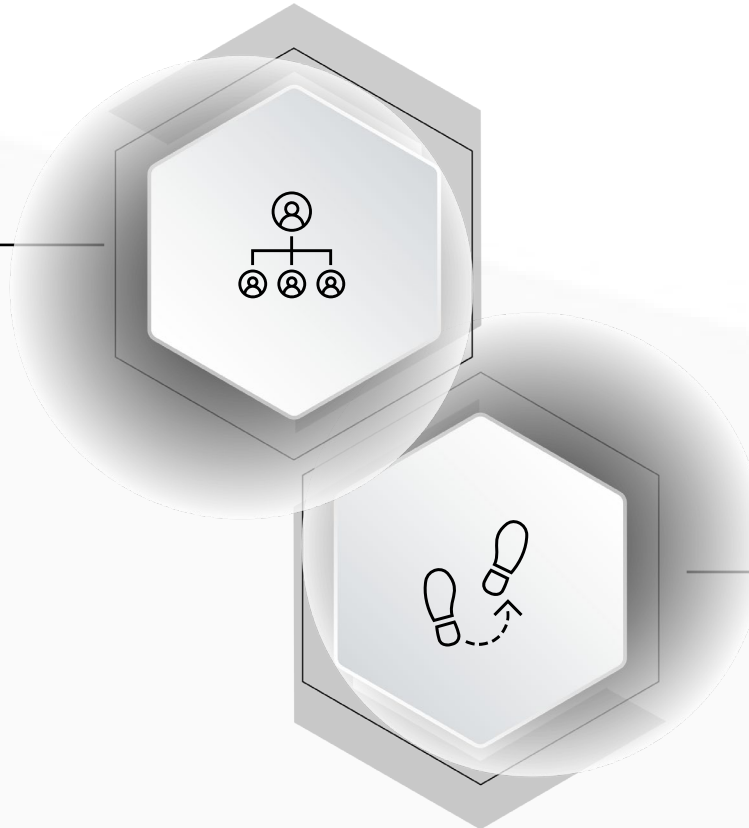
They anticipated selling **\$2million**



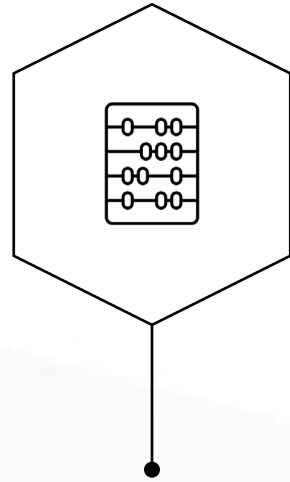
They sold and donated **\$10million**

# So long silos

**STEP 1:**  
REDFINE DECISION  
MAKING ROLES



**STEP 2:**  
ASK EVERYONE  
(ESPECIALLY  
COMPLIANCE) TO  
THE DANCE



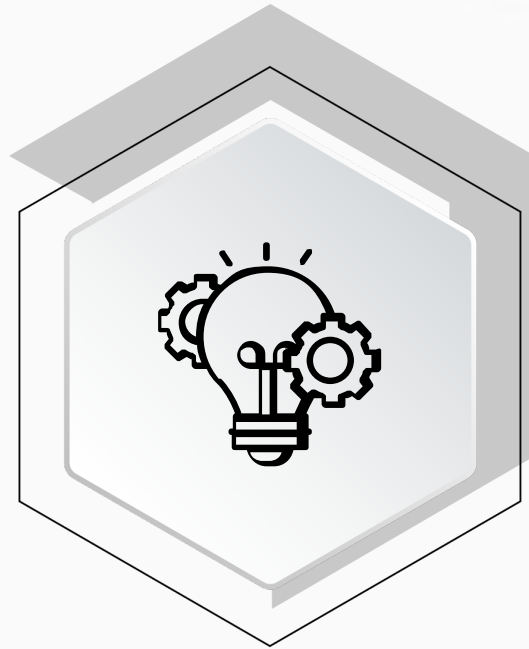
**Good things happens in silos,  
great things happen when you  
break them down**



*“It’s no secret that there can be tension between compliance officers and innovation. The CO is perceived as a gatekeeper to be satisfied, rather than a collaborator to be engaged. By asking the right questions—and getting involved early—you can build trust among collaborators, increase innovation and efficiency and help everyone move forward together.”*

*Michelle Prohaska Chief Compliance Office, Nymbus*

**Principle 5:**  
**COACH AND COMPOSE**



# Marstone

## MAP YOUR DREAMS, LIVE YOUR LIFE



**Marstone** OPEN AN ACCOUNT MY INVESTMENTS MY MAP

Home Timeline Explore

**Start mapping your dreams!**

Plan and visualize your financial goals on your personal Map. We'll do all the calculations to show how much money you'll need to save and invest to make it happen.

Map your dreams, live your life.™

**CREATE MY OWN GOALS**

**Planning for your dream home?**

**ADD TO MY MAP**

- Coastline Roadtrip
- Dream Front Porch
- Milestone Anniversary
- Golden Pond Retirement

# Coinbase

LEARN FOR REWARD

The main banner features the Coinbase logo in the top left, a 'Get started' button in the top right, and the headline 'Learn about crypto and get rewards'. Below the headline is the subtext 'Discover how specific cryptocurrencies work — and get a bit of each crypto to try out for yourself' and a prominent blue 'Start earning' button.

The 'The Graph GRT' course card includes an illustration of a person at a laptop, a document icon, and the text: 'The Graph GRT. The Graph is a protocol for blockchain data. Learn how to earn GRT tokens.' A blue 'Start course' button is located at the bottom right of the card.

This screenshot shows a user's portfolio on the Coinbase platform. At the top, it says 'Manage your cryptocurrency portfolio to...'. Below this, it states 'Coinbase has a variety of features that make it the best place to start trading'. The dashboard displays a line chart for Bitcoin (BTC) with a current value of \$1,856.84. A table below the chart lists the following holdings:

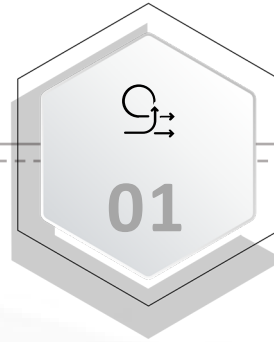
Rank	Asset	Current Price	Change (%)	Value
1	Bitcoin (BTC)	\$1,856.84	+1.23%	\$10,948.88
2	Ethereum (ETH)	\$212.50	+1.20%	\$2,125.00
3	XRP (XRP)	\$0.25	+1.50%	\$125.00
4	Bitcoin Cash (BCH)	\$200.14	+1.10%	\$1,200.84

On the right side, there is a mobile app interface showing a Bitcoin (BTC) price of \$9,512.08.

This section is titled 'Get started in a few minutes' and includes the text 'Coinbase supports a variety of the most popular digital currencies.' Below this text are three icons with corresponding labels: a plus sign icon for 'Create an account', a bank building icon for 'Link your bank account', and a person with a plus sign icon for 'Start buying & selling'.

This partial screenshot shows a blue banner with a white 'S' icon and the text 'up to \$19 worth of'. Below the banner, there is a small illustration of a person in a space suit floating in space.

PRINCIPLE 01  
Sometimes, Do the  
Counterintuitive Thing

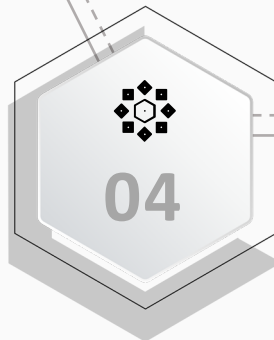
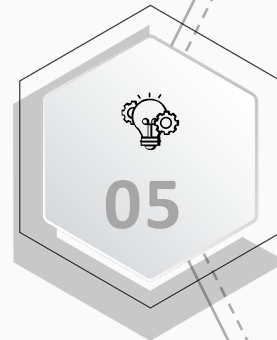


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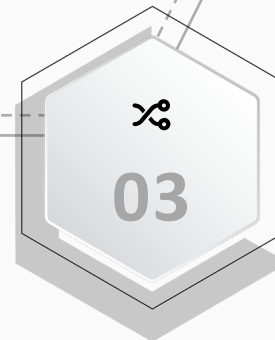


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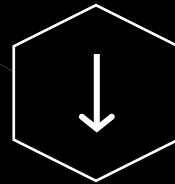
PRINCIPLE 03  
Cue the Remix

If you only remember

**3 THINGS** .....

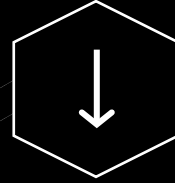


# COMFORT ZONE



WHERE SUCCESS HAPPENS

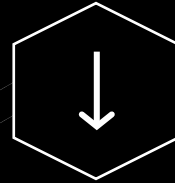
DON'T KEEP INNOVATION TO YOURSELF



MAKE IT A  
PARTY



INNOVATE WITH CREATIVITY



THINK LIKE A  
BRAND

5 Practical Strategies to  
Unlock Innovation, Connect  
with Customers, and Grow

# THINK LIKE A BRAND, NOT A BANK

Allison Netzer & Liz High

## JOIN THE COMMUNITY



<https://www.thinklikeabrandbook.com/>



**Brand\_B4\_Bank**