

David Sandstrom Transcript

David: People are more mindful of what kind of fees and how much money they're spending. They want to be smarter with budgeting. They want to find a way to spread the cost, right? I don't think that 2024 is a year where consumers want to give more away to banks and credit card companies, but rather less. And I think that our position is fantastic when it comes to that.

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 going to be speaking with David Sandstrom, CMO at Klarna. For almost seven years, David has been instrumental in transforming the online payment brand into a huge international business, named Europe's most valuable private tech company in 2021. David, so glad to have you on today. Great to see you.

David: Thanks for having me.

Matt: Absolutely. So let's start with your background. I know that you spent a lot of time in the agency world, in the Nordics. I'd love to hear, first and foremost, what that experience gave you in terms of preparing you to be a CMO of such a major brand today, as well as how the environment in the Nordics when it comes to technology and advertising, you think is maybe a little different than the US and some of the other Western markets.

David: Let's start with the obvious. I've had the opportunity to work at some of the biggest agencies here in the Nordics. I started as a strategist, as an analyst, really trying to understand what makes people tick, and why people choose one thing over another. I'm deeply, deeply interested in consumer behavior and I got to apply myself to a lot of different businesses. I think in general, starting at agencies, starting as a consultant makes a lot of sense. You get unique insight into how different business models work, and how different industries work. You get to dip your toe in so many different things. I got to do that. I worked with everything ranging from the Swedish Armed Forces to the McDonald's franchise in Europe. I saw a lot of different things. Creativity, as we know, is a lot about putting different pieces together. I think what I'm doing now is trying to put together all the learnings I've had from my experience in the industry. I think that's what I'm doing now. All of these different industries, again, McDonald's, Volkswagen, Swedish Armed Forces, like all of these different ones into what makes sense and what works and see if there are learnings in between. So I've worked at a media agency. I was the CEO of a big ad agency, DDB. And yeah, that's pretty much the background and I transitioned. I think, I'm not sure if this holds true or if I was particularly cocky when I was younger, but I often had the sense at the agency that, hey, is the CMO job really that tough? I think I can do that better, or I think there are a lot of smartasses, is that the right word?

Matt: Yeah. Yeah.

David: At agencies, I at least, but I can talk about myself. I felt that I knew so much, right? I can in an industry. I saw a business within 10 minutes. I had figured it out, like, why wouldn't they do this? Or why didn't you operate like that?

Matt: We call that got that Monday morning quarterback as well for the football that we foul here in the state. You know, everyone kind of second-guessing stuff from afar saying you should do this or that without really understanding the intricacies of the business.

David: Yeah, exactly. And at some point in time, I just wanted to put myself to the test. Like, is it easier on the brand side, on the client side, right? Which is, it's not, right? But at some point in time, I think you are not mature enough, but you've done enough consulting and agency work that you want to go deep, right? You want to go deep at some point in time. And I probably want to go back at some point in time as well. But seven years ago, I decided to go deep and I went deep with Klarna, which has been a fantastic experience.

Matt: Absolutely. And before we jump into Klarna, just when you work on a brand like McDonald's and you're in the Nordics and you have to translate that brand because I spent a lot of time in the Nordics. And as you know, the culture is so different than it is in America. And I would imagine that is exemplified no more than it is on a brand like McDonald's, where a lot of things that, you know, I think people associate with McDonald's is not what they would associate with the Nordics. So you have to translate that brand to your culture. What is that process like? And how would you say the cultures are different?

David: Absolutely. I mean, you're spot on. The culture is extremely different. And to some extent, McDonald's represents America or something.

Matt: Yeah. For better and for worse, right?

David: Exactly. It's burgers. It's a founder story. It's a franchise. It's global dominance. It's everything, right? It's setting the tone for culture. So McDonald's is very much American and the Nordics isn't, right? So what we had to do was to understand what core parts of the brand we use to make a brand that is different from the Nordics. It's the same thing every day. It's the same thing every day. It's the same thing every time. And I think it's a great take and it resonates with the Nordics. And one of the biggest things, and I worked with this for five years, was the insight that at the core, McDonald's is a family restaurant, right? And the big insight here in the Nordics was that parents saw themselves as bad parents when and if they took their kids to McDonald's, right? Not because McDonald's is a bad place. I don't want to say McDonald's represents obesity because that is also too harsh of a statement. But, you know, it's burgers, it's fries, it's milkshake, maybe not the kind of thing that you want to give your kids on a daily basis, at least. So we worked a lot with, okay, how can we keep the core of McDonald's being a family restaurant? But transform that into, okay, can it be a family restaurant in the Nordics? So we were very early with exchanging fries for carrot sticks. We were very early with, you know, going from sodas to we drink milk. You probably drink milk in the US as well. But, you know, milk with hamburgers wasn't as usual. Instead of toys and a Happy Meal, we had books, right? So all of that progress was made due to the fact that we want to keep something that's core to McDonald's, which is family friendliness. But we needed to transcend that into something viable here in the Nordics. So it's an extremely interesting process.

Matt: Yeah. And to your point earlier, I'm sure experiences like that definitely broaden your horizon and very much prepare you for the role you're in now, which is at Klarna as CMO. And you joined Klarna in 2017, which was six-plus years ago. The world has changed so much since 2017. I mean, think about 2017. TikTok didn't exist, for example, way before the global pandemic. You know, we were in a very much... Even things like mobile commerce were still sort of early on in 2017, where now everyone's buying everything on their phones. Talk to us about the transformation you've seen

at Klarna because not many people have the experience of joining a startup at the size of Klarna when you joined to see the stratosphere growth that you witnessed with a courtside seat. It must have been an incredible experience and still is today.

David: I mean, it truly is. And as you probably know, here I'm from Stockholm. In Stockholm, although we have quite a lot of companies like digital companies here, big companies, like back then when I joined, it was a choice between Spotify and Klarna. Those were the two companies that were growing at the time. And many people, when I chose to join Klarna asked me like, why wouldn't you join Spotify? You know, you have music, you have Jay-Z, you have like all of that, right? Why would you join a payments company, right? And to me, it was really about that journey.

Matt: Much less sexy, just so to speak, than a music streaming company. Yeah.

David: Exactly. But also the challenge, right? I constantly say it's so much easier to make Klarna sexy than to make Nike sexy, right? Nike is already at its peak, right? How would you evolve that? I wouldn't know, right? But taking Klarna, something that is, now bear in mind, we're operating in the most distrusted industry in the world, right? More distrusted than media, more distrusted than politicians. It is. An industry that people, I wouldn't say hate, but the relationship people hold with financial institutions is very particular. Taking a brand there and, you know, breaking it loose from that stigma around financial companies, trying to treat the brand and the company differently, seeing like, okay, what can we do with the power of marketing, go-to-market branding, et cetera. In that environment, that inspired me so much more and still does to this day. So it's been an amazing journey taking Klarna from a fairly small Nordic tech company that was very male, very blue, very transactional in many ways. And all for it is like we were a service, but not a brand. Right. And that was the challenge for me. Spotify was way more of a brand back then and maybe still is. But the challenge was basically, can you take a transaction service and turn it into a beloved brand? And this is what we're still working on. And that is what got me going with Klarna. To this date, it still is the thing that motivates me.

Matt: And for those who don't know what Klarna is, how would you describe it to somebody at a cocktail party? And then how would you also describe what your role is there and what you're trying to accomplish on a day-to-day basis?

David: So at the core, what we do is we offer what we call alternative payment methods. Right. So smart. Better way of paying for things online. We have a variety of ways to do so. We're mostly famous for what is called buy now, pay later, which is taking payment, splitting it into four parts, spreading the cost, and paying no interest. So at the core, like if I would put it very simply, depending on how deep into the cocktail party we are, I would just say that we're a much better alternative to credit. Much more consumer-friendly, better for society, better for merchants, and better for consumers. On top of that, we've built loads. Of shopping services due to our popularity. But I wouldn't go into those. Right. But we have an app in which you can show up, you can track your packages, you have all your digital receipts, you can stay on top of your spending smart budgeting tools, all of that. But at the core, I would say we're a payments company. That's the easiest way to describe it.

Matt: Yeah. And when you mentioned that it's much better for society and the consumer than credit cards, you know, what's the basis for that stance?

David: I mean, the basis for that stance is that the credit card industry in the US is an \$8 trillion industry. And those \$8 trillion comes from the fact that people can't repay their debt. It's as simple as that. And what we offer is an alternative to that, where we say, hey, don't pick up the interest bill as a consumer, but pass that on to the big merchants, right? The big merchants have more money than you, and they want to see you as a happy customer, right? So, again, what we offer to consumers is the ability to split the purchase and spread it out over time, just like credit. But the tab is picked up by the merchant, right? And we feel that that is fair.

Matt: The tab of the...

David: The tab of the interest, right? The tab of the interest. So you do this without any interest.

Matt: So the risk is shifted from the consumer to the merchant.

David: Exactly. And I do think what we're trying to achieve, which is very cheesy to talk about, right? But I think we're aiming for a win-win-win situation here, right? We have the consumers that are obviously better off because they don't have any interest, no fees. We have a merchant who is better off because they get a more loyal, a happier consumer. And we have Klarna who is better off, right? I think the big difference between modern companies in general, not only Klarna but modern companies in general, digital companies in general, they have aligned incentives with their customer base, right? If you look at the credit card business model, you know, the credit card companies are happy when you're not repaying, right? That is how they make their money because people start revolving on their credit and that is how they pay fees. So basically, they're happy when the consumer is unhappy. And when the consumer is happy, they're unhappy because they're not making any money. The incentives are misaligned, right? And I do think... The vast majority of successful digital companies have fully aligned incentives with their consumers and their customers, right? We like it when consumers repay us because it's the merchant who is paying for it, right? So we want them to repay and continue shopping with us because they appreciate the service. So we have fully aligned incentives with our consumers, if that makes sense. Doesn't that make sense?

Matt: That's interesting. Yeah, absolutely. Now, Klarna has grown dramatically. How has the buy now, pay later model evolved? And I guess caught on with consumers. And what are some of the categories that you find the most amount of volume and success with?

David: We're seeing huge traction everywhere. I think that's the start. And the reason for that is I think I would label it as part luck, part skill, right? The skill part, we can talk about that later on. But the luck part is we're seeing a huge macro shift from credit cards to alternative payment methods. And the reason for that is because I do think that we're seeing a generation now that has been almost screwed over by credit card companies. When you survey people, credit card debt and student debt are the two most anxiety-driving things you have in your life. And not only a younger generation, but a more modern generation like everyone in more modern times are avoiding credit cards, right? And the move is to this new alternative. I don't even want to call it an alternative anymore, but a new, better way of using credit, right? So we're seeing traction in general because it's just a smarter, better, more efficient way of using credit. It's a more consumer-friendly way to pay for things. So we're lucky on that end, right? And we see traction everywhere. We started in fashion, partly because fashion is fast-paced. It has an order value that suits us fairly well between 100 and 200 bucks. The target audience is digitally savvy. You know, they are open to new technology and new inventions.

Matt: So more millennials and Gen Z, or you'd say your target is?

David: Exactly. There you go, right? What we saw during the pandemic was... This opened up to almost all different target audiences, right? My mother started buying groceries online because she had to. She had to pay for them in a smarter... It's not only smart like we're mobile optimized, digitally optimized in a completely different way than, you know, an old Mastercard experience, right? So now it's opening up completely. We integrated with Airbnb post-summer now, which is a smart way of doing things. You're renting a house. Why not spread that cost at no fee, no interest, right? So... We're seeing traction being picked up almost everywhere, I would say. Again, we're skilled because it's smart, but also part black people truly want to avoid credit card debt.

Matt: Yeah. And speaking about luck with timing Klarna and other companies in your space benefited from the massive economic boom we saw from the fiscal stimulus around the world during and after COVID. Now that's running out. We're entering a different economic environment. In many markets, consumers have rising debt, their savings are lower. How do you see Klarna performing going into 2024 in a slightly different macroeconomic environment? Do you think your model can withstand that based on all the benefits you talked about? Are you changing your marketing strategies as a result of this? How are you looking at the future?

David: Now, I mean, I truly believe that the industry as a whole, but also us as a brand, we are growing up and we're maturing, right? So we've moved from being this almost, you know, aggressive challenger that wants to take down the credit card companies. And back then, at least five years ago, maybe we're attracting, as you said, mostly millennials and Gen Z. What we're seeing now, especially with the cost of living crisis, what we're seeing is that the entire industry is moving from being this challenger industry into becoming a true utility, right? A true utility in terms of it is a smarter way to spread your cost. You have no interest and no fees. We do underwriting on a transactional level, which means you don't, on a credit card, you accumulate debt on that card. And then at the end of the month, you get hit with the entire bill saying, Oh, we're not going to do that. Oh, fuck. What's this, right? We do this on a transactional level, on an item by item, right? So you always stay on top of your spending. All of this, in my opinion, is a true utility for a recession, if we're not in a recession, right? People are more mindful of what kind of fees and how much money they're spending. They want to be smarter with budgeting. They want to find a way to spread the cost, right? I don't think that 2024 is a year where consumers want to give more away to banks. And credit card companies, but rather less. And I think that our position is fantastic when it comes to that.

Matt: We'll be right back with The Speed of Culture after a few words from our sponsors. I read a story that you wrote earlier this year called E-Commerce 3.0, which I thought was great. I mean, Harrison Silver, senior executive producer, always gives me articles to read in advance. Sometimes I skim through it, but this is one I dug a lot. I understood where you were coming from. Just in terms of the evolution of e-commerce where at the beginning, it was about consumers searching for stuff. And then we had a period where the goods were searching for consumers and you had a lot of direct-to-consumer companies that were driving a lot of paid media very successfully. Companies like Warby Parker, pushing out this direct-to-consumer model. And now we're in a model where you're talking about hyper-personalization. I would love to hear from you what your vision is for that and why you think that's the direction that we are all heading to when it comes to e-commerce.

David: I mean, to me, there are a lot of things happening here. One thing is obviously what is happening in Asia. And you might make a case that what we're seeing there is a couple of years

ahead of what's happening here in the Western world. But I do think the development we're seeing within e-commerce is through these three phases, right? The shift in, you know, people having an intrinsic need and wanting to find that product in the first phase of e-commerce. You know, the reason why Google is huge, right? You and I need something. We Google it or we go to Amazon and Amazon it, right? But you search. In the second phase, we saw all of these DTC companies, as you said, actually creating that need for the consumer, the product sometimes generating demand. What I do think we're going to see, especially with the introduction of AI as well, is the ability to match products and consumers in a very, very automated and highly personalized way. And we're seeing that already happening in China, where the vast majority of the people that are selling the most majority of products aren't sold with a search but are sold with a recommendation engine, right? And I mean, we see that on TikTok. They do that masterfully, recommendations, right? You get stuck for hours watching stuff you didn't even know you wanted to watch.

Matt: Or Spotify.

David: Yeah, exactly. Or Spotify. You get stuck listening, right? Because they can, in a very smart way, predict the next move based on a lot of different things, usually based on a lot of data, right? And we're going to see that. And I do think the big tech companies... Fortunately or unfortunately, I have a head start there. Because based on all of the data that we have, I do think that they will be able to predict and connect you with products in a completely different way, right? They will know when your shampoo is about to run out. They will be able to present you with products you didn't know you needed because they know you're refurbishing something, right? So what we're going to see is the move from me trying to find something. Companies know I need something and platforms know I need something and map me to that product before that happens and before my need arises. And... We're seeing that already in China where the shift from search has just plummeted and things are just happening to you. And I do think it's extremely interesting.

Matt: Right. I mean, going back to McDonald's, I mean, the original, I guess, recommendation engine was the person at McDonald's saying, do you want fries with that shake? Right. Because you bought a shake and that fries. Right. So now they know that the person just bought you fries and they're standing in front of them. You say, well, do you want a shake or vice versa? And now we're in a world where it's like, how can that be scaled to billions of people based on all these different signals of human interaction with brands, with searching, et cetera? And to your point, just knowing what you're going to need before you know it. I read an article that Amazon knows a woman is pregnant sometime before they even know they're pregnant based upon the things that they're searching for. And I think what I hear you saying is that's going to be much more regimented and scaled for the companies that are in the e-commerce space.

David: Exactly. And for the platforms where people spend a lot of time and a lot of engagement and action, they have enough data to predict this with a very high certainty, right? So the Holy Grail is mapping that behavioral data with the product data and the product graph or the product database, right? To understand what behavior triggers what product. Amazon started that 10 years ago saying, hey, people who bought this book like that book as well. That was the first baseline. Now we know so much more like search terms, clicks, time spent, and previously bought products. And these algorithms, they become so advanced so that I don't think that the DTC brands, you know, they're not going to flourish to the same extent anymore.

Matt: Right. And we've already seen that in the venture markets, et cetera, a lot of them struggling. I think what's going to add gasoline to the fire you're speaking about is AI. And you mentioned AI.

Karna is one of the first. In the European Union to partner with OpenAI for a ChatGP shopping plugin. Would love to hear about that. Your thoughts on AI overall, your work with OpenAI and I guess your plans in this realm in the future.

David: AI is just one of those, like maybe it's almost too late to talk about it, but when we first encountered AI, it was like almost an internet moment, right? You use it, you tried it, you were instinctively and instantly struck by the fact that There's magic going on here, right? For many years, we've been asked, like, why don't you do crypto? Why don't you do Bitcoin? Stuff like that. I think at the core of it is because we don't fully understand how that works. Like, as a company, people out there probably do. But us as a company, we didn't, you know, feel that magic connection. But when we tried AI and OpenAI and what it can do with the GPTs, we felt an instant connection to that. And since that day, we've started to build everything from internal services to external services around these LLMs, right? Not only OpenAI, but they are our biggest partner. So one of the first things we've built, what AI can do magically is process a lot of data and give ordinary people like you and me the ability to talk to big data sets. Like, two years ago, you had to be a data scientist or an engineer or something like that, right? Now you and I can actually. Talk in human words to big data sets. And our plugin is that. We have a huge product database, a huge merchant database, and we give our consumers with the help of that plugin the ability to talk to all of these products and the big merchant database, right? So whatever it is, if you're looking for some Christmas gifting here and you know you want a drone, but you know nothing about drones, that plugin is fantastic to start working with that. Because it's almost like talking to a human. That knows everything about drones. You would say what you like, what is being used for, and the price range. You would have a conversation with it. And it is the next frontier of Google. I could search for drones on Google as well, but I couldn't have a conversation with Google, right? But I would probably need to start to search for reviews and take those review results and go deeper and deeper. This allows you to have a conversation with products. And that is fantastic.

Matt: Absolutely. I mean, you talk about like personalized shopping assistance and this brings it to scale where if you're trying to find an outfit for a family event or a wedding, it knows what your styles are. Generally, it can probably direct you to where to buy stuff. So it makes it much easier. That combined with what you're talking about in terms of recommendation engine, I think that definitely both stand to change the future of what we know as e-commerce.

David: Yeah, no, I agree. And what we're looking into, I mean, we're doing all of the obvious things with AI. So customer support, translation, content creation, all of the basics are up and running here in a fascinating way. I do think the next big thing that will be launched by multiple companies, obviously, is the assistants, right? Having a personal assistant, having a financial assistant, having a shopping assistant that not only understands that space, but truly understands you based on the data you want to share with it. Like we're moving into a future where everyone has an amazing personal assistant in their pocket, like not like Siri or Amazon Alexa kind of things, right? But a real one.

Matt: Agreed. I think the technology behind it isn't just going to be text, it's going to be voice and video moving forward. I mean, I don't know if you see, say technologies like Runway, which is text to video. It's just incredible. And with the processing power, quantum computing, supporting that, that's what a lot of people are talking about, is you have these tailwinds of quantum computing, and the processing speeds are getting faster and faster. So instead of things taking a couple of minutes to render, it's going to happen instantly. You can instantly create text to video. It's going to be fascinating to see where it evolves.

David: Absolutely crazy.

Matt: Yeah. So as we wrap up here, David, I'd love to just talk a little bit about you and your career. You've built a great career and a very exciting one. In terms of your role as a CMO, how do you divide your time? Because working at a startup, and it is still a startup, versus a more established Fortune 500 company, just based on how young the company is and how nice the category you play is, how do you spend your time? I would imagine no two weeks are the same, but are there core pillars in the way that you look at your job?

David: Yeah. I mean, depending on what phase we're in, right? But I think... At a company like Klarna, what we don't like and what I don't like are middle managers who don't do anything, that just tell others what to do, right? So I think at a startup, especially at a tech company that is fast growing, I set the tone with the work that I do, right? So I try to delegate as little as possible. That doesn't mean I go in and micromanage, but I do think I select three to four key projects that we need to achieve within the next quarter or next half year. And I work intensely with them, right? Intensely. I sit with a team and work. I produce. I shape myself.

Matt: Hands-on keyboard, not just holding meetings and giving people directives, but you're doing the work.

David: Not exactly, because I do think one thing that creates low quality with other companies is that people delegate too much. So the CMO delegates to the VP of brand. The VP of the brand doesn't have any time, and delegates to the head of the brand. The head of brands thinks I'm too senior to do this kind of stuff. And all of a sudden, a very important task that should have sat with me now sits with an individual contributor in a team in Germany, right? So I need to select the things that set the tone for Klarna, and I need to do them myself. So if you would look at my calendar, I'm very, very, very hands-on, right? We set the strategy once, maybe twice a year, and then we execute. And I'm very exceptionally focused. I think that differs. Like if you look at a PepsiCo kind of CMO, I think it's a different role, right?

Matt: I just think it's very much a startup mentality that the longer you hold onto that, I think the more successful you'll be because you're right, many big companies just have layers and layers of people that are just pushing paper down from one person to the next. And that's what slows companies down. That's what opens up the possibility for a new startup to nip at their heels and one day, you know, become them. And I think it's great to hear that your size, that you're still embracing that. So wrapping up here, David, if you look back at your career and point to some of the things that you think you did right, that set you up to be in the position you are today, maybe for some of our younger listeners at the podcast, what would they be? What are some of the things that you think you got right along your journey?

David: I'm not sure I'm in a position to hand out tips on that. But I do think one thing that has been important to me, at least at the beginning of my career, I have been very, very focused on what I get to do rather than titles, salary, or what company I'm at. And usually, when I say this, people tell me like, oh, you only say this because you're the CMO. But I truly believe that if you focus too much on bureaucracy, titles, levels, salary, the salary when you're 25 or 35, it doesn't matter. You know, you should get a decent salary and a decent title. But I have, unfortunately, people also here at Corona, they focus too much on that. Like they focus too much on that. And then they don't focus on what they get to do, what they get to be part of. Like I would rather have. A fantastic project. That is going to give me all of the experience needed and a lower salary than the other way around. But

that's one thing I would tell people. Focus on what you get to do, what you're allowed to do, and what kind of accountability you get in the organization.

Matt: Yeah, I mean, we see that in America where, you know, in this Instagram culture, I think with younger people, there's just a lack of patience. So they want that title, that salary now. And sometimes, to your point, they look past what's most important when you're younger, which is, I think, the power of relationships, the power of the experience that makes you well-rounded and sets you up to be in a position of like the CMO one day.

David: Yep.

Matt: And finally here, David, is there a mantra or saying that you like to live by? What if you had to pin to yourself, maybe something that you have on your wall, your office that motivates you every day?

David: Maybe from a professional perspective, I constantly tell my teams that quantity leads to quality, right? And there are a million ways to get to that statement. But usually, we debate whether we go for quality or quantity, right? But I constantly push my teams towards the fact that we need to do things to get quality. Regardless if we're talking about, you know, creative ideas or go-to-market ideas, or crafting the perfect email, we need to craft a thousand before we get to a good one. So quantity leads to quality is something I push because I also want an action-based culture. So that's a mantra that stays with me here at Klarna at least.

Matt: Fantastic. Makes a ton of sense. Well, listen, thank you so much for taking time out of your busy schedule, and congrats on all your success at Klarna and can't wait to see what's in store for you guys in 2024. That's been great having you.

David: Fantastic. Thanks for having me.

Matt: On behalf of Suzy and the Adweek team, thanks again to David Sandstrom, CMO of Klarna 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.