

Raja Rajamannar Transcript

Raja: When you are building a brand, you're building a brand for the people where people are impressed. So whether you're at home or you're in an office, you are still making decisions in favor of my brand.

Matt: To thrive in a rapidly evolving landscape, brands must move at an ever increasing pace. I'm Matt Britton, founder and CEO of Susie. Join me in 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 here in Las Vegas at CES for today's edition of Speed of Culture. And we have a very special guest. I'm so excited for our audience to get to know Raja Rajamannar, who is the chief marketing officer of Mastercard. Thank you so much for joining us. So great to see you Raja.

Raja: Thank you very much for having me here.

Matt: Absolutely. Before we get started and dive into Mastercard and all the very cool things you're doing, I'd love to hear a little bit about your background and the road that you took to get you to where you are today.

Raja: Got it. So it's been a long road and a very, what do you call, experience filled kind of path that I have taken. Originally from India, I'm trained as a chemical engineer and specialized in environmental management. Did my MBA from the Indian Institute of Management, Bangalore, and started my career with a paint company, paint manufacturing company. And I was there for three years. And I got hired by Unilever. I was there in Unilever for about seven years. Then I joined Citibank, and Citibank moved me around the world. I was there with them for 15 years. I was there in Dubai, I was there in London and I was there in New York. And I was also the chairman and CEO of Diners Club, which was a fully owned company of Citibank in those days. And I was seconded to turn the business around, which I did. And then I came back to the Mothership, which was Citibank. And I was heading up the core credit cards business for North America. And then I made a big change from there into the healthcare space with Humana, which was based in Louisville. And I also worked with a company now called Evelyn Elevants. At the time, it was called Well Point. And I joined Mastercard ten years back.

Matt: And what has it been about the financial services space that you found so appealing that you sort of anchored your career?

Raja: Well, they pay well. They don't pay as well as an investment bank.

Raja: But I think it's been a fantastic journey in terms of, firstly, when you join a large company like Citibank, in those days, you had an opportunity to have a global career. So, as I said, I was in Dubai, I was in London, I was in New York, I was in Chicago. And Citibank moved me all around and I like to believe myself to be a global citizen and therefore getting this international exposure is something which I always cherished. Plus also I moved into different divisions of Citibank. I was managing

mergers and acquisitions and operations and technology and marketing of course. And I was handling the PNLs. So it was a very rich and diversified set of experiences that I had at the point in time. And that's why I have been there for 15 years. And when I moved to healthcare and then I had this opportunity with the CEO of Mastercard. At that time he was my boss when I was at Citibank. So he asked me to come and join Mastercard. And I absolutely enjoyed working with him before. So I said this is a great opportunity. So I came here. He has retired since, but I'm still very much here.

Matt: Yeah. And being the CMO of Mastercard, I mean, that product that you have had many different constituents. You have your merchant partners and you have the issuers and you have obviously the consumers. You have so many different stakeholders. How do you spend your time? What's the pie chart of a day of Raja look like?

Raja: See, firstly, you're absolutely right that we are a network and a technology platform that connects these various constituents, the consumers. On the one hand, you got the banks or the non banking financial institutions or the fintech companies, on the other hand. And of course, you got the merchants where you use the cards and the way we actually do our business. If you see, we have to impress upon the consumers that we are a great product and where possible, we try to generate demand. Where a consumer would ask a bank that I would like to have a Mastercard right now. That's a big journey because most of the time you don't even ask the bank for what they have, what they give. You just simply accept it. So our first order of business is to impress upon the bank that they have to issue cards on the Mastercard network as opposed to somebody else's network. And therefore, B to B marketing is actually our day to day reality.

Matt: So if this is a Delta SkyMiles card or an American Airlines card that's being done through Citibank, you want it to be a Mastercard?

Raja: Correct.

Matt: Versus another competitor.

Raja: Exactly right. So in this case, we have to manage multiple partners. Yes, we have to manage American Airlines and the example you have given. And we also have to convince Citibank and both of them have to agree that it is my network which is the right network to issue their cards on. So B to B is a significant amount of effort that goes in, sure. But while we are doing that, we also have brand building. So one is in terms of day to day business, the other one is in terms of brand building. So we look at our business as three levels, right? One is building the brand and protecting it. The second one is fueling and driving the business. And the third is to create platforms that will give the company a sustainable competitive advantage. So the business part of it drives the business. We are all over there and that's the main part of what we do to win the business with the banks and business.

Matt: And what role do you as a CMO have in that side of the business? Is it the storytelling about the network and unique attributes?

Raja: A lot more, a lot more. So we start with insights. So marketing comes up with the insights. Number two, once we have got the insights, we help the product team come up with the right value proposition. And we also create ourselves wrappers for the various products. Like for example, we created a music card, we created the MLB card, we created a golf card. All that happens within marketing. So the products are more focused on the chassis. They build the chassis and we build the body.

Raja: So that's how marketing and product, they sort of divide and conquer. So we do that and once we have got the product value proposition and the whole package ready, then we create what we call as a foundational sales materials for the salespeople to go to the banks and to the merchants and pitch the products. And once that happens, we are behind that whole thing. When the bank sends the RFP, the RFPs come to marketing and we use technology to give responses and make a draft zero of the RFP response. That's what we do in marketing. Then, once all this is being done, we go to the consumers and we try to build the brand and create an attraction for that product that we have just created or for the older products that are already there. And that's a big one. And to create the value proposition, we have to develop assets like sponsorships, for example. So we manage all the sponsorships. And of course, we have our media stuff that keeps happening. So it's a pretty wide swath of areas that we play in. But what I would say is most importantly, from a brand development perspective and from a brand protection perspective, we handle both marketing and communications under the same, what do you call, umbrella. So we call it integrated marketing and communications. So marketing part of it. We look at it as people to people marketing. So when the advertising goes, Raja might be a father at home taking decisions on behalf of his family and with his family. And then Raja is the CMO who is also taking decisions for Mastercard on behalf of Mastercard for Mastercard. But in both these cases, it is the same Raja.

Matt: I couldn't agree more. I think a lot of people make that distinction of B to B and B to C and you have to go after it differently.

Raja: You have to go person to person.

Matt: Even the same thing when you send people an email, like if I'm sending somebody an email for business what I've seen people try to do is they have their business language and their personal language and they're not being authentic self be yourself. You don't have to put on some type of formal mask for business because they're just a person. You're not talking to Mastercard or Proctor Gamble. You're talking to Raja.

Raja: You hit the nail on the head. That's exactly it. So what we do is from that perspective when you are building a brand, you're building a brand for the people where people are impressed. So whether you're at home or you're in an office you are still making decisions in favor of my brand.

Matt: And those banking partners that you might get an RFP from are also people that could interact with some of your consumer driven marketing and all that feeds into their brain when they're making a decision of which direction am I going.

Raja: To go in that's absolutely right. And also in that with what we do there are banks which are extremely capable of doing their own marketing but there are smaller banks which might not have the infrastructure or the people to actually do it. So what we also do is we help the banks and the merchants to create marketing programs for themselves. So we do marketing as a service for them.

Raja: So we do those kinds of areas. So Vicky Parcel is pretty busy in a productive fashion.

Matt: Right. And as it relates to obviously building a consumer brand which is obviously a gargantuan task and you have some big competitors and as you said in many publications and interviews you're just fighting for mind share across billions of impressions from all other brands every single day. But Mastercard has done really a masterful job at building a differentiated brand. Has that gotten easier or harder over the years? Has there been more fragmentation and messaging and media?

Raja: It has gone exponentially more difficult because on the one hand the number of brands which are trying to reach consumers has exploded. The number of channels through which you can reach consumers and consumers' attention is fragmented across so many devices and so many channels that have exploded like crazy. And then the span of attention of consumers has actually gone down. And now they say it is less than that of a goldfish. I don't know how they measured it but I would like to use that. Statistics say it's less than 8 seconds and less than that of a goldfish. So you're talking about the intensity of clutter now is such that it's between 3 and 10 thousand messages that an average consumer is bombarded every single day. And your message has to stand out amongst those 10,000 messages. It has to go through the narrow window of attention span of less than 8 seconds to communicate the message, get the right attribution and convince the consumer to change their brand preference towards your brand or to retain the brand preference in favor of your brand. That's a humongous task. It's becoming more expensive, it's becoming more challenging. So we have to find alternate ways of reaching consumers' minds and hearts to actually get their preference in favor of your brand.

Matt: Right. And it all starts with your core brand equity pillars. Right. The things that you want consumers to associate you with, whether you're widely accepted or either to use or international coverage like what are some of those things that Mastercard has leaned into consistently over time.

Raja: Yes. So one of the first things we did was a little bit radical. So we said that advertising as the way to connect with consumers, reach and connect with consumers and engage them is becoming less effective and less efficient. And so what we said is plus also not only that, if you look at countries particularly outside of the United States and mostly in Asia, it has become a big phenomena of the introduction of ad blockers. So the estimate now is anywhere between 600 million to 1 billion people who have installed ad blockers on their mobile device.

Matt: Time shifting and they're fast forwarding.

Raja: Exactly. So therefore that's one big issue. Second issue, consumers fundamentally dislike advertisements interfering with their experience. Like I'm watching a beautiful movie or a beautiful song or whatever, suddenly this advertisement comes in between and it destroys my experience.

Matt: And there used to be nothing they could do about it. It used to be the cost of consumer content.

Raja: Exactly right. That could be right from the platform perspective, but it's not right from the consumer's perspective. Right. And the second thing is now literally when I'm watching as a human being, I'm watching a video when the advertisement comes every three minutes, four minutes or five minutes, I'm waiting for the Skip now button. And not to make my life more difficult, they're serving me two ads at a time. They're saying add one or two which I cannot skip. Then add two or two I can skip. That's like torturing me. We as marketers talk about having delightful consumer experiences here. The consumer was having a delight on his own at this point in time till you came along the marketer and messed up my experience. That's not how it should be. So what we said is when we looked at this reality, we said should we still be doing advertising led marketing or should we do something else? And we opted but that's something else, which is experience led marketing. So we became an experiential marketing company predominantly. So today we spend many, many more dollars on experiences than we do on advertisements. So what does that mean? So for example, we sponsor, we are one of the largest sponsors of MLB, we are one of the largest sponsors of PGA Tour and so on and so forth. So all these assets that we acquired through sponsorships, we have rights which we convert into accessible experiences for our consumers and customers. That is what they love. The challenge is, how do you do it in a consistent way, where the quality is really priceless, the experience of the consumer is truly priceless. The fulfillment has to be flawless. And you also have to do it at scale, because experiences tend to be limited in terms of the scale to which you can offer them. And third, how do you manage economics? So we have been at it, and right now, I say after about nearly ten years of doing this, we are in a very good space. We acquired some companies which specialized in offering experiences to consumers that really enhanced our capabilities. And it has given us, in a place where we have an infrastructure to curate and create experiences for consumers and do the fulfillment very effectively. So we're doing it huge. So that's something which has really helped Mastercard quite a lot. And the proof of the pudding is that our brand used to be at number 85, 87, almost the top 100 brands. So I still inherited a top 100 brand. Today it is at number twelve. So it is really moving fast. And Interbrands has rated us over the last three years as one of the top brands in terms of growth rate for actually two out of the three years, with the fastest brand growing across all categories. And last year we were one of the top five. So that way it's been really growing quite well overall and so pretty pleased about it.

Matt: I think what you're alluding to is, I think in a pre digital era, talk about advertising, and advertising is like, what's our unique selling proposition? 360 more absorbent, whatever that may be. Let's shove it down the consumer's throat. Whether they like it or not, we're going to do it where they are, which is during the content they're enjoying. And now we're in an age where the consumer's choice and now instead of it starting with a unique selling proposition, it's got to start with the consumer. What do they like? What are their passions? So that's where you're going

towards baseball, because that's what they care about. You can give them more of what they want exactly.

Raja: And in the space that they would want to be in. Right. So when you talk about passion, like for example, what we did is when you want to create an experience, it has to be in an area of their passion and which area do you focus on? So we did a global research and we came up with ten passion points. Like sports is one, music is one, shopping is one, travel, philanthropy, environment, et cetera. So we went into ten passion points, elton, wellbeing, and so on. And in each one of these, we are curating those experiences at scale. And that's something which has been really helpful for us to advance our own strategy.

Matt: And I would imagine it also creates a great conduit for you to start creating content on social platforms and other places. They may kind of become a launching pad for content correctly.

Raja: Totally. Yeah. Absolutely.

Matt: As we're looking ahead to 2023, we're here at CES. And the great thing about CES, the beginning of the year, it's a fresh start. Everyone's looking forward, not backwards. What are some of the things that you're most excited about in terms of Mastercard? To go to market strategy here in 2023?

Raja: See 2023. Firstly, what we are going to do is to continue advancing what we call multisensory marketing. So what I mean by multisensory marketing is people are normally blessed with five senses. But as marketers, we focus only on two, predominantly the sense of sight and the sense of sound. Can we somehow tap into those other three senses? Because what makes sense? At the end of the day, a sense is a mechanism or a device through which consumers are absorbing data or receiving information, which gets processed in the brain, which leads to feelings and emotions. Now, if there are five senses through which consumers are absorbing information, why are we focused only on two? And how do we get through the other three? So, in fact, I remember jokingly when I was telling this to one of our team members, we should look at how, for example, mastercard can be associating itself with the sense of taste. So the question I got to, do you mean we have to create edible cards? No, we don't have to create edible cards. It's being really literal. What we are talking about is being lateral. And for that, what we need to do is to get into culinary experiences. So we started organizing things like what we call as priceless tables, a table put in an unexpected place with extraordinary eating experience and food that was served, et cetera. Like, our very first priceless table was on top of a billboard in Times Square, and we had a five course meal served by a Michelin starred chef. And we always had a celebrity there. And we had such a good amount of earned media. On the one hand, it created a lot of positive buzz and Good Morning America and so on and so forth. But that gave us a phenomenal impetus. And now we got into the culinary space big time. We have got Michelin star chefs as our brand ambassadors. We have started curating these priceless tables. We have got thousands of them around the world. We do them. And we started having our own restaurants. We launched four restaurants till now. And, like, our one is in Brazil. Recently, we had been recognized as Brazil's best restaurant. That happens to be a Mastercard restaurant. We have one in Mexico City. We have one in Rome International Airport. So what

happens is we are now getting into launching these restaurants as experienced spaces where you get an extraordinary meal. But the surrounding systems beyond that meal is what makes it truly memorable. The meal itself is fantastic because it's curated by some of the top chefs. But beyond that, the entire experience is unexpected, unusual, unique. And therefore the memories you walk away with from there are truly priceless.

Matt: Right. I imagine one of the other senses is hearing. And I know that you guys recently announced this Web3 Spotlight program which looks really cool. I'd love to hear a little bit more about that.

Raja: Yeah, see, when you look at the sense of sound, we have obviously been using sound as a marketing community overall. Even when I was growing up as a child, we used to listen to jingles. But that's a very narrow interpretation of reaching consumers through sound. So we started understanding what is the effect of sound on the brain. Like. The best example I had was when I was sitting with somebody from Bose, the company which makes music systems and studios and the speakers, et cetera. They asked me to take a look at a horror film with a volume zero. So I saw it. It doesn't feel like a horror film, it's almost like a joke. You don't feel anything at all. But when they start increasing the volume, the fear factor keeps going up. Surprisingly, at some point it peaks and then it drops off after that. Which means the mind has turned itself out. So there is a science behind how sound works on you.

Matt: Fascinating.

Raja: And there is also a science behind what kind of sounds, what kind of notes, what sequence of notes, the pace, the bass. Each one of these has got a different kind of an impact on people's feelings and emotions. Today, when people are using jingles or background music to videos and all this, this is something which is more seen to be intuitively: This feels good, so let's put it in.

Raja: But there is a science behind it. So we started delving into that science and we came up with something that we call our Sonic branding identity, our Sonic brand. So how does Mastercard present itself as a sound? Right. For example, if you see our logo with red and yellow circles overlapping, that is the identity of Mastercard. We call it the logo. What is the sound logo or the Sonic logo of Mastercard? So we started looking into that and we came up with a ten layer architecture for our Sonic brand.

Matt: I imagine you had to bring in outside experts to help you crack that, because it's a very niche thing you're talking about.

Raja: Absolutely. So we worked with musicians, neurologists, and recorded albums. We had musicologists who talk about whether particular music is original or is there any element of plagiarism in it. Oh, my God. We had to do so many deep dives and we got through the whole thing. So we created this ten layer architecture. We have released four of these layers, six more are going to be in the pipeline. So I think back to your original question which is, you know, next year one of our key areas is still going to be advancing off what you call multi sensory marketing in a big way.

Matt: So the financial services space, there was a lot of deregulation that happened over the last couple of years and that opened up a path for a lot of fintech companies that come in and we've had obviously cryptocurrencies and so much has impacted this space. How has all this innovation, disruption of financial services changed the way that you think about Mastercards, I guess, key differentiations in the future and are you guys dabbling in any of those areas?

Raja: Yes, in fact this is a situation where it opens the floodgates for innovation which we pride ourselves in.

Raja: So firstly, when the government said that you need to have open banking we went and set up our whole infrastructure around open banking. When the government said fintech banks will be given licenses and they'll be getting into the country, we partnered with a number of fintech banks, fintech organizations and then when the government talked about cryptocurrencies, we have gone into that space too. So for example in crypto we have got to announce a partnership with Coinbase. We have actually made that Coinbase is more for buying and selling all the way from NFTs to cryptocurrencies and so on, using your credit card or your debit card Mastercard product. Then we have issued cards in countries where we have enabled the issuing of cards that use cryptocurrencies. So we have gone into that space. Then we have actually dabbled in NFTs quite a bit. Not exactly from financial services but we are looking at lifestyle services. So we got into that space. So each one of these new areas that are opening up, we have gone and done some significant amount of developmental work and going to the banks and to the non banking financial institutions and to the merchants and offering them packaged solutions. So we almost look at it as a marketing, as a service, as an example.

Raja: So we're doing those kinds of things and getting fantastic mileage. So I feel very good about it that suddenly the floodgates for creativity and innovation are now open and the folks who actually stay ahead on innovation are the ones which are going to win the space.

Matt: Absolutely.

Raja: And even before the government started opening all this, like when Apple was thinking in terms of their Apple card and wallet, et cetera, we were the company which actually partnered with Apple and we had done that. Many people even today ask me oh, Apple pay has come. So are you guys in trouble? No, actually we are benefiting from the partnership and it has quite a lot because the consumer utilization goes up. And if you have a dominant share or a bigger share of it, you're in a great one of your biggest.

Matt: Competitors, I would imagine, are cash.

Raja: Exactly right. You said it right. That's exactly how we look at it. And this is as far as payments are concerned. Now we go beyond payments. Like in my second hat at Mastercard, I'm also the president of Mastercard's healthcare business. Okay? Not many people know that we are in the health care space. We are into services, whether it is consulting services or it is fraud, Management services, loyalty services. These are services we offer to other organizations, whether they are our banking partners or they are merchants or whoever it is. So we are a very well

diversified company, and each time there is an opening of a new space that is available, we sort of try to get into that space to figure out how we can bring our core competencies into that space and win in that space. Like, for example, in healthcare. Before I joined Mastercard, I mentioned I was in the healthcare space for four years. So I could see a significant amount of similarities between the payments industry and the healthcare industry. Payments industry works seamlessly. Healthcare industry is completely broken. But the fundamental nature of these two businesses and the dynamics and the processes are very similar. It's not very intuitive, nor is it very obvious. But if you go just below the surface, that's exactly the reality. So we are now porting a lot of our payment expertise into the healthcare space, and that's why we are creating that entire new market. It's a gigantic market, so we're very excited about it. So that's how we're approaching this entire thing.

Matt: So let's shift gears a little bit and just talk a little bit about your leadership style, your career, and more importantly, maybe some wisdom you can impart to younger people, because we have a lot of younger listeners on our podcast. And you, in my opinion, sit in one of the penultimate seats of marketing. Mastercard is an iconic brand. You're the CMO. It's where almost anyone who gets into marketing wants to end up one day. So I guess my first question is if you had to point to a couple of things that you think that you've done right in your career, I'm sure you've made mistakes just like everyone else had. But if you point to the things you think you've done right, what would they be that you think led to your success?

Raja: See, I, first and foremost, have been on a journey of learning throughout my career. I tried to see what was coming down the pike and try to learn it, try to figure out how it could be applied in the context of my company, and try to do something about it before the market wakes up. And that has really helped me quite a lot. So I think that learning is something which I would say is the number one enabler. The second thing is to really build strong teams around yourself and enable them and empower them to their best because you are one individual and can only do so much. But if you want the true multiplier effect, force multiplier, call it whatever you need to have a team that's firing on all cylinders. So have the most competent people that you can lay your hands on and enable them, empower them and let them really produce the magic. And that includes not only your internal team, but also the agencies, also the other partners. Some of the most innovative solutions that we have launched have originated from small startups, for example. It's great for them, it's great for us, it's a win win for both and the consumers will eventually so that's one kind of a thing. The third I would say is it's very critical to establish relationships with your CEO and with your peers, whether you're in the C suite or you're at the starting of your career. I think networking and relationship building is extremely critical. And when you do that, I think because many of the outstanding people who are there, they may not get the chance because they are in their own cocoon, focused only on their own, they.

Matt: Don't have visibility or whatever it may be.

Raja: So as a marketer, you need to know how to market yourself credibly and when you are a marketing leader, you need to know how to market your marketing function very credibly. So I think these, I would say, are some of the key things that stood me very good in my what you call practice over the last 36 years that I have been in marketing.

Matt: And you've also done a great job at just being visible in the industry. But I don't think you can do that without having your finger on the pulse of the consumer and where things are going. How are you able to be so in touch as time passes by with where things are headed? Because I often see a lot of CMOs, they lose touch and they're still marketing like it's 2015 right now, right? And Mastercard closing isn't and that's had a great impact on the business. How are you able to do that?

Raja: So one of the things is I try to read up quite a lot. I also call up people who I want to understand the latest and the greatest from because they are subject matter experts in those areas. I had taken lots of times mentoring sessions where I would go to somebody and say hey for example and I was telling somebody today I went to the head of artificial intelligence at Mastercard and they say teach me artificial intelligence and I'll actually be a damn good student and understand. So when he is teaching me about AI, I'm listening, I'm learning and I'm asking stupid questions and clarifying and getting the concept right. And then ask for examples. Okay, show me applications. And though this gentleman is not from marketing, I would ask him, tell me, you tell me how you would deploy this in the area of marketing. And then that opens up and he does research and he shows me about what some of the companies might have been doing ahead of Mastercard and say, hey, here is something which I'll have to focus on and do something about and do better in my own company. So I think reaching out from a learning perspective, I think it helps quite a lot, reading up a lot. And the other thing is we also do a lot of research. And the insights, they are not just simple services to say this ad is good or this ad is bad. But these are really powerful insights that actually originate in some of the studies that we do, which I find and whether they are studies we do ourselves or whether studies they are published and I find it very valuable. And finally, what I would also say is that when I come to forums like this, it really helps me to network, CES. Yes, exactly. And it really helps me rather to learn from my peers and to ask for the other marketers, what they are up to, what are they hearing. And there are these network dinners. They're not just going and eating and you're actually picking up nuggets that are truly valuable. So that's how you stay in touch and that's how you stay very current.

Matt: Absolutely. Well, to wrap things up, Raja, is there one kind of quote or mantra that you like to live by that you kind of base the way you kind of build your career on?

Raja: See, I wish I could take credit for it, for what I'm about to say, but I try to live by it because that was not mine, but it was my mom's. So what should always be said is that you are given a lot of gifts. Every one of us is blessed with lots of gifts. Try to realize every one of them to the maximum. That's something which really makes you a much more rounded person. And she used to tell me this was when I was a student, but that's one thing which I held all the while. So that's why throughout my career I've been focusing on areas which are quantitative, areas which are qualitative, areas which are very scientific and technology and numbers driven at the same time into psychology, sociology, anthropology and things like that. And even here in my role, I look after marketing, communications and healthcare. So it helps to have that diversified approach to your own talent and to your own gifts, so to speak. And that's the mantra I have been living by.

Matt: Very cool. Well, thanks for sharing that. And thanks once again, Raja, for joining us today. I think the audience is going to get a tremendous amount of value from this, and given your busy schedule here at CES, I'm just incredibly thankful that you took the time.

Raja: Thank you very much. Appreciate it.

Matt: So on behalf of Suzy and Ad, we keen back again, the Raja, for joining us. Be sure to subscribe or even review the Speed of Culture podcast on your favorite podcast platform from here at CES in Las Vegas. And just thanks again. See you soon, everyone. Take care.

Matt: Speed of Culture is brought to you by Suzy as part of the Ad Week Podcast Network and Adcast creator network. You can listen and subscribe to all 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 in 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.