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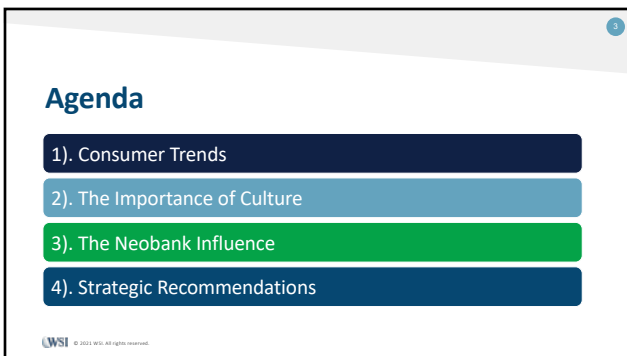
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**How Long does it take to change a habit?**  
 On average, it takes ~2 months before a new behavior becomes automatic — **66 days** to be exact.  
 And how long it takes a new habit to form can vary widely depending on the behavior, the person, and the circumstances.  
 In Lally's study, it took anywhere from **18 days to 254** days for people to form a new habit.

Phillippa Lally — How are habits formed: Modeling habit formation in the real world European Journal of Social Psychology

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**Behaviors Changed in a Variety of industries**

Consumers are more fearful of the economic impact of COVID-19 than for their health

- Retailers closed their doors, driving consumers to purchase online
- Grocery/restaurants **delivery/pickup** became more prominent
- **38% will continue** post-pandemic (FIS)
- **Zoom** meetings for remote connectivity became the norm
- **#WFH** (or #WFA) became the norm (childcare, commercial property, new management skills)

Health	<b>64%</b> I am fearful for my own health.	<b>82%</b> I am fearful for the health of others.
	<b>64%</b> I am worried about the impact on my personal job security.	<b>88%</b> I am worried about the impact on the economy.
Economy	Personal	Societal

Source: Accenture COVID-19 Consumer Research, conducted April 2-8. Proportion of consumers that agree or significantly agree.

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**Digital Banking in 2021**

- Personalization
- Automation
- Real-Time Payments



Allison Beer  
Chief Product Officer, Chase

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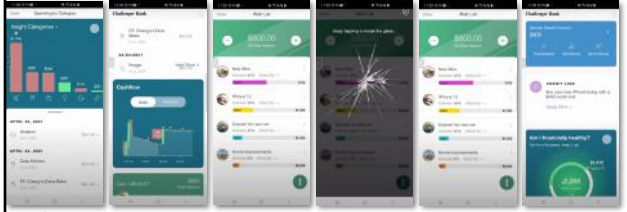
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**Q2 Moven**  
FinovateSpring **BAAS / BIAB Example - CorePro**



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**Additional Trends to Watch**

- Simplified banking access
  - AI, speech, biometric
- Paperless documentation
  - Reaction to PPP
- Rise of AI & ML
  - Marketing, service, and back office
- Data-driven
  - Similar to GA4

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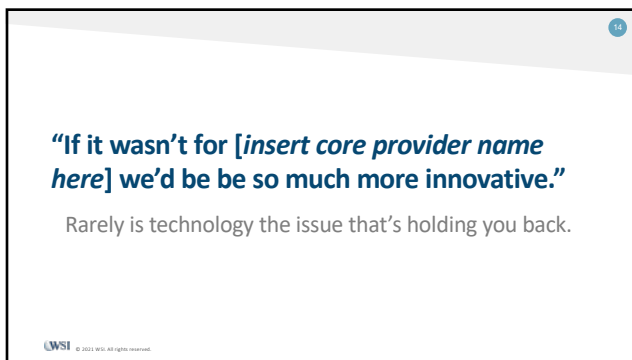
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**“Our employees are our greatest asset.”**

If this really is the case, why are so many of them absent from the digital conversation?

**Banker > Bank**

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**Social Selling Index:**  
Your Own Personal Baseline

Visit [LinkedIn.com/sales/ssi](https://www.linkedin.com/sales/ssi) to get your score

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**4Cs of Building a Personal Brand**

- **C**onfiguration of your accounts
- **C**ommenting to add value
- **C**ontent that is focused on serving your audience
- **C**onversations build trust over time

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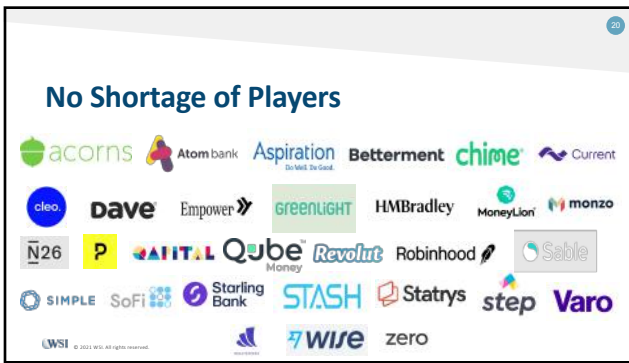
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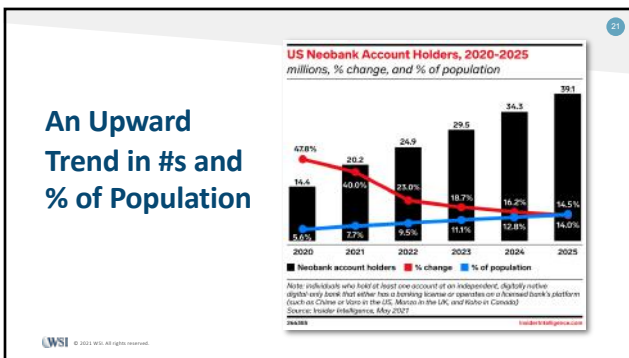
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**What Makes them Different (Better?)**

- Mobile-only, app focus
- No brick & mortar
- Easy account opening
- Early wage access
- P2P payments
- Micro-loans & advances
- Low/no NSF/OD fees
- UX/UI-first approach
- Online chat/bot
- Comfort with tech/data

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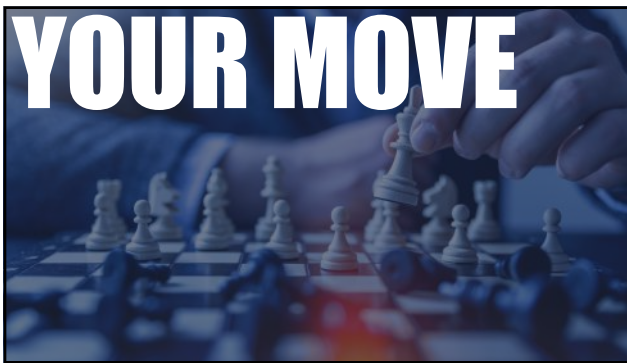
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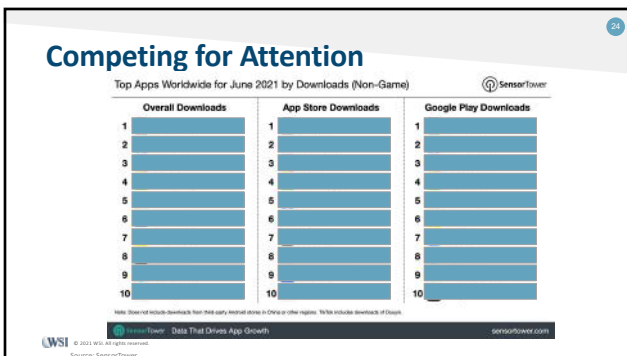
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### Personal Video Engagement

West Texas A&M president films 3,000 personalized welcome videos for students



Source: EdScoop.com via James Robert Lay on LinkedIn



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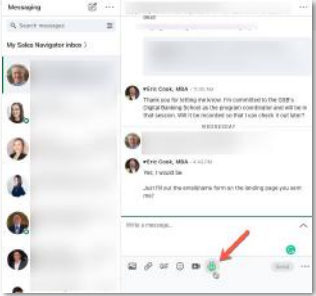
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### Personal Video Engagement

- Easy to create
- Easy to share
- Trackable
- Downloadable (some)
- Cross platform
  - LinkedIn example >>>>



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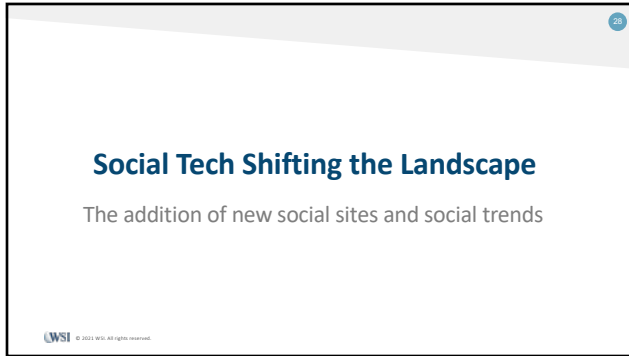
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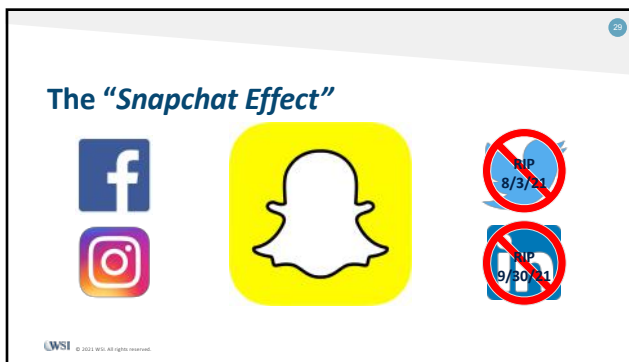
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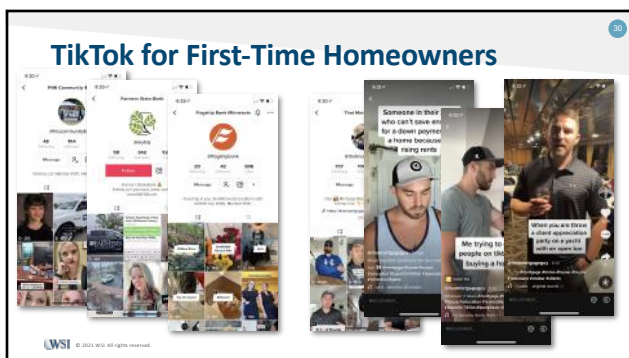
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### The Rise of Clubhouse

- Launched in April 2020
- 10 million WAUs
  - Up from 600k in 12/2020
- \$4 billion valuation
  - Up from \$100 million 5/2020
- Top-40 ranked in App Store for Social Networking category

Users	Date
1,500	May 2020
600,000	December 2020
2 million	January 2021
10 million	February 2021

**Sources:** TechCrunch, New York Times, Mashable, CNBC, Motions.

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### Drop-In, Audio Only Platform

**Sources:** © 2021 WSJ. All rights reserved.

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### While the Clubhouse App is Slowing Down...

**Sources:** © 2021 WSJ. All rights reserved.

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### Clubhouse-Like Features On the Way...

Audio Rooms





Spaces



© WSI © 2021 WSI All rights reserved. Spotify, Mark Cuban, Slack, and others...

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### #PCBSHashtagBattle

<https://bit.ly/pcbssocialbankers>

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<https://bit.ly/pcbsdigitalbankers>

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### 537 total tweets

707.59 economic value | 85.8 sentiment score

303,863 potential impacts	118,296 potential reach	81 total contributors	8.63 tweets per contributor
1,460.44 followers per contributor	298 original tweets	53 original core contributors	5.62 original tweets per contributor

DATE RANGE: 9/20/2020 - 9/20/2020

TEXT TWEETS: 4,84%	26
PICTURES: 10.29%	59
RETWEETS: 44.81%	239
LINKS AND IMAGES: 26.44%	244

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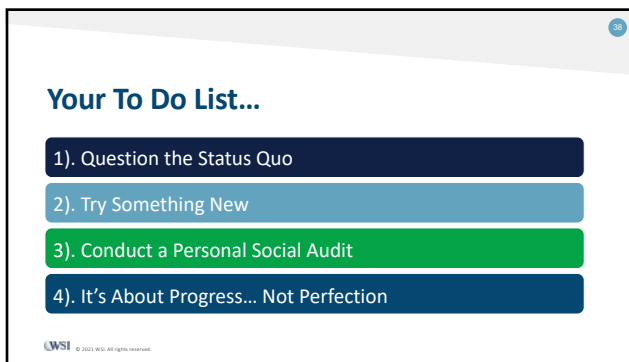
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**Let's Stay Connected!**

-  <https://linkedin.com/in/EricCookMBA>
-  <https://facebook.com/ECook>
-  <https://instagram.com/EricCook>
-  <https://twitter.com/EricCook>
-  Email: [eric@poweredbywsi.com](mailto:eric@poweredbywsi.com)
-  Mobile: (269) 274-4276
-  Digital Agency: <https://www.PoweredByWSI.com>
-  Banker Community: <https://www.TheLinkedBanker.com>



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